

State: District of Columbia

Filing Company: Berkshire Life Insurance Company of America

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified

Product Name: Care ProVider

Project Name/Number: /

## Filing at a Glance

Company: Berkshire Life Insurance Company of America  
Product Name: Care ProVider  
State: District of Columbia  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.001 Qualified  
Filing Type: Rate  
Date Submitted: 04/14/2014  
SERFF Tr Num: LFCR-129497304  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: DC BG01(06/04) 2014 RATE INCREASE  
  
Implementation: On Approval  
Date Requested:  
Author(s): Smith Darlene, Scarlett Nazari, Anoush Chngidakyan  
Reviewer(s): Donghan Xu (primary), Alula Selassie  
Disposition Date:  
Disposition Status:  
Implementation Date:  
  
State Filing Description:

State: District of Columbia Filing Company: Berkshire Life Insurance Company of America  
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## General Information

Project Name: Status of Filing in Domicile: Pending  
 Project Number: Date Approved in Domicile:  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Individual Market Type:  
 Overall Rate Impact: Filing Status Changed: 04/15/2014  
 State Status Changed:  
 Deemer Date: Created By: Smith Darlene  
 Submitted By: Smith Darlene Corresponding Filing Tracking Number:

Filing Description:  
 April 11, 2014

William P. White, Commissioner  
 Government of the District of Columbia  
 Department of Insurance, Securities, and Banking  
 810 First Street, N.E.  
 Suite 701  
 Washington, DC 20002

Re:Berkshire Life Insurance Company of America  
 NAIC No: 71714  
 Policy Form: BG01P(06/04), Guaranteed Renewable Long Term  
 Care Policy

Dear Commissioner White:

This rate filing is submitted on behalf of Berkshire Life Insurance Company of America for your review.

Form BG01P(06/04) is an existing individual policy form providing benefits for confinement in a qualified Nursing Facility, Assisted Living Facility, or Home Health Care. This form was approved in 2004 and issued between 2005 and 2009. It is no longer being marketed in any state.

The company is requesting the approval of a 25% rate increase on the base rates. The details of the rate increases are in the actuarial memorandum. No prior rate increase was requested for this form.

The company will provide several options to the policyholders to reduce the impact of the rate increase:

- Reduce the daily benefits, subject to a minimum of \$20
- Change benefit options to lower the premium
- Offer a paid up option which provides a benefit pool equal to the premiums paid

The following items are included in this submission:

- This cover letter
- A letter from Berkshire Life Insurance Company of America authorizing us to submit this filing on their behalf
- An actuarial memorandum and rate schedules

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- Policyholder Notice of Rate Increase Letter & Coverage Change Request Form
- Plus any other state required form

The contact person for this filing is:

Xiaoyan Song, FSA, MAAA, FLMI, LTCP  
Consulting Actuary  
21600 Oxnard Street, Suite 1500  
Woodland Hills, CA 91367  
800-366-5463 ext. 2232  
Xiaoyan.Song@LifeCareAssurance.com

Thank you for your assistance in reviewing this filing.

Sincerely,

Xiaoyan Song, FSA, MAAA, FLMI, LTCP  
Consulting Actuary

## Company and Contact

### Filing Contact Information

Luis Morales, Compliance Product Support luis.morales@lifecareassurance.com

Analyst 1

P.O. Box 4243

818-818-2478 [Phone]

Woodland Hills, CA 91365-4243

818-867-2530 [FAX]

### Filing Company Information

(This filing was made by a third party - LCA01)

Berkshire Life Insurance Company  
of America

CoCode: 71714

State of Domicile:

Group Code: 429

Massachusetts

Long Term Care Administrative  
Office

Group Name:

Company Type:

FEIN Number: 75-1277524

State ID Number:

P.O. Box 4243

Woodland Hills, CA 91365-4243

(818) 867-2450 ext. [Phone]

## Filing Fees

Fee Required? No

Retaliatory? No

**SERFF Tracking #:** LFCR-129497304

**State Tracking #:**

**Company Tracking #:** DC BG01(06/04) 2014 RATE  
INCREASE

**State:** District of Columbia

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**Product Name:** Care ProVider

**Project Name/Number:** /

Fee Explanation:

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Berkshire Life Insurance Company of America
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Care ProVider		
<b>Project Name/Number:</b>	/		

## Rate Information

Rate data applies to filing.

<b>Filing Method:</b>	SERFF
<b>Rate Change Type:</b>	Increase
<b>Overall Percentage of Last Rate Revision:</b>	0.000%
<b>Effective Date of Last Rate Revision:</b>	
<b>Filing Method of Last Filing:</b>	Paper

## Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Berkshire Life Insurance Company of America	25.000%	25.000%	\$26,458	15	\$105,831	25.000%	25.000%

SERFF Tracking #:

LFCR-129497304

State Tracking #:

Company Tracking #:

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Project Name/Number: /

Filing Company:

Berkshire Life Insurance Company of America

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Berkshire Rate Filing Actuarial Memo with Attachment DC	Form BG01P(06/04), Form BG01R-IP3(06/04), Form BG01R-IP5(06/04), Form BG01R-SBN(06/04), Form BG01R-ROP(06/04), Form BG01R-IND(06/04), Form BG01R-PCG(06/04), Form BG01R-WOP(06/04), Form BG01R-MTH(06/04), Form BG01R-ROB(06/04), Form BG01R-SVR(06/04)	New		Berkshire Rate Filing Actuarial Memo with Attachment DC.pdf,

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<b>Long Term Care Insurance Policy:</b>	<b>Form BG01P(06/04)</b>
<b>Compound 3% Inflation Protection Rider:</b>	<b>Form BG01R-IP3(06/04)</b>
<b>Compound 5% Inflation Protection Rider:</b>	<b>Form BG01R-IP5(06/04)</b>
<b>Shortened Benefit Period Nonforeiture Rider:</b>	<b>Form BG01R-SBN(06/04)</b>
<b>Return of Premium Rider:</b>	<b>Form BG01R-ROP(06/04)</b>
<b>Indemnity Benefit Rider:</b>	<b>Form BG01R-IND(06/04)</b>
<b>Personal Caregiver Rider:</b>	<b>Form BG01R-PCG(06/04)</b>
<b>Waiver of Premium Rider:</b>	<b>Form BG01R-WOP(06/04)</b>
<b>Monthly Benefit Rider:</b>	<b>Form BG01R-MTH(06/04)</b>
<b>Restoration of Benefits Rider:</b>	<b>Form BG01R-ROB(06/04)</b>
<b>Paid-Up Survivor Benefit Rider:</b>	<b>Form BG01R-SVR(06/04)</b>

These form and riders were issued in Washington D.C. from 2005 through 2009. The above form and riders are no longer being marketed.

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**1. Purpose of Filing**

This actuarial memorandum has been prepared for the purpose of documenting a proposed rate increase and demonstrating that the rates meet the requirements in the statutes of Washington D.C.. It may not be suitable for other purposes.

**2. Requested Rate Increase**

The company is requesting an increase, which does not vary by policy form or issue age. Experience termination rates for inforce policies and policies in claim status are lower than expected, resulting in expected loss ratios which would not be sustainable under the current premiums. No prior rate increase was requested for this form.

The base rate increase is 25% for all policies. The new premium for any contract is equal to the product of the contract's current premium and one plus the base premium increase percentage.

Rate increase impact exhibits are in attachment A.

**3. Premiums**

Premiums are unisex, level, lifetime, and limited pay. Premiums vary by issue age, initial daily benefit, benefit period, elimination period, risk class, individual vs. joint coverage and the riders selected.

Please see attachments B1-B3 for rates:

- B1 BG01P(06/04) current rates
- B2 BG01P(06/04) proposed rates
- B3 BG01P(06/04) proposed increase

**4. Description of Benefits**

BASE POLICY BENEFITS PER (\$10.00) UNIT OF COVERAGE

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- a. FCS - Actual expenses incurred up to \$10.00 per day for FCS (qualified long term care services, including skilled, intermediate and custodial care) while confined in a qualified nursing facility or assisted living facility and maintenance or personal care performed in an assisted living facility. Benefits paid are deducted from the benefit amount.
- b. HCCS - This optional benefit must be selected by the insured to be covered under the policy. Actual expenses incurred up to \$10.00 per day. Coverage is provided for home health care (services performed through a home health care agency or independent home health caregiver, including care by a professional nurse, therapist, dietician or home health aide, and homemaker services) respite care, adult day care, hospice services and caregiver training. The caregiver training benefit payable is a maximum lifetime benefit equal to five times the daily benefit selected. Additionally, the policy provides for an emergency response system benefit payable on a reimbursement basis at \$50 per month (in addition to daily benefit payable for HCCS). Benefits paid are deducted from the benefit amount.
- c. Facility Bed Reservation Benefit - Actual FCS expenses incurred up to \$10.00 per day to reserve a bed in a nursing facility or assisted living facility during a temporary absence from the facility. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the benefit amount.
- d. Respite Care - Actual expenses incurred up to \$10.00 per day for FCS or HCCS (if covered) payable as short term care to relieve primary caregiver. Benefit is payable up to 30 days per calendar year. Benefits paid are deducted from the benefit amount.
- e. Alternative Plan of Care Benefit - Provides for qualified long term care services not specifically shown as being available under the policy, if agreed upon by the insured, licensed health care practitioner and the company, which may include equipment purchases or rentals; permanent or temporary modifications to the insured's residence (such as ramps or rails) or care services not normally covered under the HCCS. The alternative plan of care is not available for providing HCCS on policies providing FCS benefits only. The maximum lifetime alternative plan of care payable under the policy is equal to 50 times the daily benefit selected. The alternative plan of care benefit amount agreed upon, divided by the daily benefit selected, equals the number of subsequent days for which additional benefits will not be payable for HCCS or FCS.

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- f. Optional Personal Care Advisor, accessible through toll-free telephone number if requested, is available to insured to provide assistance with any questions about their coverage. The cost of these services is not deducted from the benefit amount.
- g. Optional Care Coordination, at the insured's option a toll-free number is accessible to arrange with the company for contact to be made by a care coordinator. If the insured wishes, an RN will be available to assist with assessment and coordination of appropriate care and services. The cost of these services is not deducted from the benefit amount.
- h. Waiver of Premium is provided after confinement in a nursing facility or an assisted living facility for a period of 90 days or the insured has received home and community care services (if covered on the policy) for a period of 90 days (regardless of the number of visits in a day). Premiums already paid, but not earned will be refunded on a pro-rata basis, including premium paid during the 90 day period above.

**OPTIONAL BENEFIT RIDERS**

- a. Compound 3% and 5% Inflation Protection Riders (IP3) (IP5) – These riders provide that on each policy anniversary, we will increase the daily benefit and benefit amount payable under the policy. The Compound 3% and 5% Inflation Protection Riders increase the daily benefit respectively by 3% or 5% of the previous year's dollar amount. The remaining benefit amount is also increased by 3% or 5%. Under these riders, the daily benefit and benefit amount will continue to increase annually while the insured is receiving benefits under the policy.
- b. Shortened Benefit Period Nonforfeiture Rider (SBP) - This rider provides the nonforfeiture credit as adopted by the NAIC. If the policy has been in force for at least three years and lapses due to nonpayment of premiums, coverage will continue and benefits will be payable based on the daily benefit in effect on the date of lapse. No further benefit increases will occur under any inflation protection rider, if attached to the policy. The new benefit amount becomes equal to the greater of: (a) the total of premiums paid for the policy and riders; or (b) 30 times the daily benefit in effect on the date of lapse. Any benefits paid after lapse will be deducted from this new benefit amount.
- c. Return of Premium Rider (ROP) - This rider provides a return of premium benefit (equal to premium paid) with a claims offset in the event that the policy lapses due to death of the insured (last to die under joint coverage).

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- d. Indemnity Benefit Rider (IND) - This rider provides that all benefits covered under the policy will be payable on an indemnity basis at the full daily benefit selected, regardless of actual expenses incurred. This rider is not available if either the Personal Caregiver Rider or Monthly Benefit Rider is purchased.
- e. Personal Caregiver Rider (PCG) - The rider will pay the full daily benefit for services covered under the policy when HCCS is selected, regardless of the actual expenses incurred by the insured. This applies to each benefit for which the insured qualifies. In addition, a personal caregiver benefit is payable for HCCS. This benefit will be equal to the full daily benefit selected for HCCS, regardless of the actual charges incurred. Further, the benefit is payable to the insured regardless of who provides the HCCS, including any nonprofessional caregiver, any unpaid family member, or friends. Benefits paid are subtracted from the benefit amount. The rider is only available to insureds in the preferred plus risk class. The rider is not available with a FCS only policy, IND Rider, Monthly Benefit Rider, 10 year and paid-up at age 65 payment options.
- f. Waiver of Premium (WOP) – This rider provides that all premiums will be waived after receiving 90 days of HCCS (regardless of the number of visits per day). Premiums paid, but not earned will be refunded on a pro-rata basis, including premium paid during the 90 day period above.
- g. Monthly Benefit Rider (MTH) - This rider changes all HCCS benefits from a daily basis to a monthly maximum up to thirty-one (31) times the daily benefit during a calendar month. Not available with IND Rider or PCG Rider. Either 3% or 5% Compound Inflation Protection must also be purchased.
- h. Restoration of Benefits Rider (ROB) – This rider is available with benefit periods other than lifetime. If the policy remains in force and claims paid during a single claim period have not exceeded the benefit amount and the insured is not eligible for payment of benefits for 180 consecutive days, the benefit amount payable will be restored. Restoration of Benefits is subject to a maximum of twice the benefit amount selected.
- i. Paid-Up Survivor Benefit Rider (SRV) – A joint coverage policy to which this rider is attached will be paid-up and no further premium payments due after both of the following have occurred: the end of the 10th policy year; the date of the death of either insured. In the event one insured dies prior to the end of the 10th policy year, the remaining insured will pay the individual premium rate that would have been charged at the original issue age and risk class for the balance of the 10 year period, after which the policy becomes paid-up. Available with lifetime payment plans only.

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**5. Marketing Method**

This policy form was marketed by individual agents who primarily sell on an individual basis.

**6. Underwriting Description**

This policy form was fully underwritten with the use of various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview and/or face-to-face assessment.

**7. Renewability**

These policies are guaranteed renewable for life.

**8. Applicability**

This filing is applicable to all in force policies issued in Washington D.C. on the above referenced form. Since these form and riders are no longer being sold, the rate increase will only apply to in force policies.

**9. Actuarial Assumptions**

**a. Lapse and rate increase impact**

Attachment C includes a comparison of pricing, experience, and best estimate voluntary lapse rates.

50% of the premium increase is assumed to occur in 2015, 50% in 2016.

An extra 3% of the policyholders with a rate increase are assumed to lapse.

11% of the policyholders with a rate increase are assumed to keep their premium level and reduce their benefit proportionally.

**b. Mortality**

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Attachment D1 includes a comparison of pricing, experience and best estimate mortality.

Best estimate:                      Attained age mortality is 60% of the 1994 Group Annuity Mortality Table for ages 80 and younger and grade to 100% of the 1994 Group Annuity Mortality Table at age 90 and older, with duration selection factors, shown in attachment D2.

**c. Claims**

Attachment E1.1 compares best estimate with original pricing ultimate unisex incidence rates. It also includes inforce adjustment factors.

**Inforce Adjustment Factors** are used to account for the fact that inforce counts are not reduced by claim incidence. The factor applied to the incidence varies by attained age and duration of the policy.

Attachment E2.1 shows the comparison of actual and expected (original pricing) incidence.

Attachment E1.2 includes the comparison of best estimate and original pricing length of stay for lifetime benefit period, 90 day elimination period policies with and without 5% Compound COLA. The best estimate claim length of stay is based on SOA LTC Intercompany Study 2007 Report and reinsurer's experience.

Attachment E2.2 shows the actual to expected (original pricing) claim length of stay.

**Pricing Claim Costs** for skilled, intermediate aid Facility Care Benefits are derived from The Reports of the Society of Actuaries based on the 1985 National Nursing Home Survey Utilization Data in Transactions, Society of Actuaries, 1988-89-90 Reports; and the Long Term Care Intercompany Study: 1984-1991 Experience in Transactions, Society of Actuaries, 1993-94 Reports. Claim costs factors shown in the original actuarial memorandum are applied to the inforce lives and represent the expected cost per life of incurred benefits.

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Claim costs for Home and Community Based Care are decreasing percentages of Facility Care claim costs derived from information provided by a reinsurer.

Claim costs for the Shortened Benefit Period Nonforfeiture Rider and the Full Nonforfeiture Rider are developed by using mortality rates and nonforfeiture benefits appropriate at each duration.

For the Benefit Increase Riders, the foregoing claim costs are compounded by 5% or 3% each duration based on compound interest rider purchased to obtain the actual claim costs by duration.

Claim costs were adjusted to accommodate the Waiver of Premium, which is treated as an increment of the daily benefit.

Joint claim cost factors:

Pricing:	130% of the individual claim costs
Best Estimates:	72% of the claim costs of each insured

Underwriting selection factors:

Pricing:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later
Best estimates:	10%, 20%, 40%, 60%, 80%, 100% durations 6 & later

**d. Interest**

Pricing:	4.5%
Best Estimate:	4.5%

**e. Expenses**

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate and that renewal commission rates will apply to the increased premium.

**10. Issue Age Range**

The issue ages are from 40 to 84 on an age nearest birthday basis, except for endorsed groups where the issue age



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range is 18 to 84.

**11. Claim Liability and Reserves**

Active life reserves have not been used in this rate increase analysis. Claim reserves as of December 31, 2013 have been discounted to the incurral date of each respective claim and included in historical incurred claims. Incurred but not reported reserve (IBNR) balances as of December 31, 2013 have been allocated to a calendar year of incurral and included in historic incurred claims. Paid claims have been discounted to the incurral date and included in historical incurred claims. Claim Reserves are calculated for active and pending claimants as present value of benefit payments discounted by interest and terminations. The IBNR is based on lag factors which are applied to the claim reserves and survivor payments based on the difference between the incurral date and the valuation date.

**12. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

**13. Past and Future Policy Experience**

Projections based on rate increase are shown as follows:

Nationwide experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment F1

Washington D.C. experience and projections without proposed rate increase by calendar year:

All Pay Types: Attachment G1

A future annual loss ratio is calculated, with and without interest, as anticipated incurred claims divided by earned premiums.

A lifetime loss ratio as of December 31, 2013 is calculated as the sum of accumulated past experience and discounted future experience where accumulation and discounting occur at 4.5%.

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Projections based on rate increase are shown as follows:

Nationwide experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment F2

Washington D.C. experience and projections with proposed rate increase by calendar year:

All Pay Types: Attachment G2

Earned premiums and incurred claims for projection years 2014 through 2054 are developed from an asset share model representing actual contracts in force as of December 31, 2013. The assumptions described above for morbidity, voluntary lapse and mortality are used to project life years, earned premiums and incurred claims.

**14. Analysis Performed**

The initial premium schedule was based on pricing assumptions deemed appropriate when the initial rate schedule was developed.

As part of the in-force management of the business, LifeCare Assurance Company and the reinsurer on the business monitor the performance of the business by completing periodic actual-to-expected analysis for mortality, claim incidence, and claim length of stay. A study of actual voluntary lapse rates is performed periodically. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio.

Attachments C, D1, E2.1 and E2.2 compare experience results with expected assumptions. Attachments H and I compare historical and projected (based on best estimate assumptions) lifetime cumulative loss ratios with pricing expected cumulative loss ratios.

Nationwide historical and projected lifetime cumulative loss ratio compared with pricing expected cumulative loss ratio:

All Pay Types: Attachment H

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Washington D.C. historical and projected lifetime cumulative loss ratio compared with pricing expected cumulative loss ratio:

All Pay Types: Attachment I

In order to analyze the change in expectation from the original pricing assumptions, the cumulative loss ratios are discounted back to duration 1 in exhibits H and I. The actual/best estimate cumulative loss ratio is discounted by 4.5% (best estimate assumption) and the pricing expected cumulative loss ratio is discounted by 4.5% (original pricing assumption).

Because of the low termination rates, a significantly greater risk exposure is expected in the later durations, which is reflected in the nationwide lifetime 132% actual to expected cumulative loss ratio in exhibit H.

**15. Loss Ratio Requirement Compliance Demonstration**

Past experience and best estimates are used in the following projections:

Without proposed rate increase (Nationwide, Washington D.C.):

Attachment F1: Nationwide

Attachment G1: Washington D.C.

With proposed rate increase (Nationwide, Washington D.C.):

Attachment F2: Nationwide

Attachment G2: Washington D.C.

In all projections the accumulated lifetime loss ratios exceed the minimum loss ratio of 60%.

Attachment K provides a demonstration that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

- a. Accumulated value of the initial earned premium times 58%,

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- b. 85% of the accumulated value of prior premium rate schedule increases,
- c. Present value of future projected initial earned premiums times 58%, and
- d. 85% of the present value of future projected premiums in excess of the projected initial earned premiums.

Present and accumulated values in the lifetime projections in Attachment K are determined at 4.5%, the maximum valuation interest rate for contract reserves applicable to long-term care business issued in the years in which the applicable business of this filing were issued.

**16. Proposed Effective Date**

This rate increase will apply to policies on their policy anniversary date following a 60-day policyholder notification period.

**17. Nationwide Distribution of Business as of December 31, 2013 (Based on Policy Count and Premium)**

As of December 31, 2013, the number of policies in force that will be affected by this increase, by policy form and in aggregate is shown in the following attachments:

Nationwide distribution:	Attachment J1
Washington D.C. distribution:	Attachment J2

**Berkshire Life Insurance Company of America**

**Home Office: Pittsfield, Massachusetts  
Company NAIC No. 71714  
Administrative Office: Post Office Box 4243  
Woodland Hills, California 91365-4243**

**Actuarial Memorandum**

April 2014

**18. Actuarial Certification**

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for preparing health rate filings.

I believe this rate filing is in compliance with the applicable laws of the State of Washington D.C. and with the rules of the Department. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The data used to develop this actuarial memorandum was provided by LifeCare Assurance Company, the administrator of the policies, and Employers Reassurance Corporation, a reinsurer of the business. I have reviewed the data for reasonableness.

I hereby certify that, to the best of my knowledge and judgment, this rate submission is in compliance with the applicable laws and regulations of the state where it is filed. Policy design, underwriting, and claims adjudication practices have been taken into consideration. Furthermore, the actuarial assumptions are appropriate and the gross premiums bear reasonable relationship to the benefits.



Xiaoyan Song, FSA, MAAA, FLMI, LTCP  
Consulting Actuary

**Berkshire Life Insurance Company of America  
Rate Increase Impact Exhibit**

**Attachment A**

Washington D.C.	BG01P(06/04)			
	Cost of Living Adjustment			Total
	None	Compound 5%	Compound 3%	
Number of Policies	0	15	0	15
Current Premium	\$0	\$105,831	\$0	105,831
Current AveragePremium	\$0	\$7,055	\$0	7,055
New Premium	\$0	\$132,289	\$0	132,289
New Average Premium	\$0	\$8,819	\$0	8,819
Average Rate Increase	0.00%	25.00%	0.00%	25.00%

Nationwide	BG01P(06/04)			
	Cost of Living Adjustment			Total
	None	Compound 5%	Compound 3%	
Number of Policies	960	4,455	2,089	7,504
Current Premium	\$3,372,841	\$31,358,362	\$10,246,336	44,977,539
Current AveragePremium	\$3,513	\$7,039	\$4,905	5,994
New Premium	\$4,216,051	\$39,197,953	\$12,807,920	56,221,924
New Average Premium	\$4,392	\$8,799	\$6,131	7,492
Average Rate Increase	25.00%	25.00%	25.00%	25.00%

Washington D.C.	BG01P(06/04)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	10	5	0	15
Current Premium	\$45,096	\$60,735	\$0	105,831
Current AveragePremium	\$4,510	\$12,147	\$0	7,055
New Premium	\$56,371	\$75,918	\$0	132,289
New Average Premium	\$5,637	\$15,184	\$0	8,819
Average Rate Increase	25.00%	25.00%	0.00%	25.00%

Nationwide	BG01P(06/04)			
	Payment Period			Total
	Lifetime Pay	10 Pay	Paid up at 65	
Number of Policies	4,254	3,087	163	7,504
Current Premium	\$16,937,365	\$27,121,625	\$918,549	44,977,539
Current AveragePremium	\$3,982	\$8,786	\$5,635	5,994
New Premium	\$21,171,706	\$33,902,032	\$1,148,186	56,221,924
New Average Premium	\$4,977	\$10,982	\$7,044	7,492
Average Rate Increase	25.00%	25.00%	25.00%	25.00%

Berkshire Life Insurance Company of America  
Policy Form: BG01P(06/04)

Attachment B1  
Rates and Factors Before Proposed Increase  
Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period

Issue Age	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUM AND RIDER FACTORS									
	Facility Care Service	Comprehensive Care	Compound Inflation		Return Of Premium	SBP Nonforf	10-Pay	Paid Up at 65	Limited Pay CIP		HCCS Waiver	Paid Up Survivor
			5%	3%					5%	3%		
40	32.00	40.00	3.500	2.170	1.224	1.243	2.098	1.259	5.635	3.494	1.037	1.400
41	33.60	42.00	3.450	2.140	1.233	1.249	2.048	1.262	5.481	3.400	1.040	1.400
42	35.20	44.00	3.400	2.110	1.242	1.254	1.998	1.266	5.328	3.306	1.042	1.400
43	36.97	46.00	3.350	2.070	1.251	1.260	1.983	1.270	5.174	3.197	1.045	1.400
44	38.75	48.00	3.300	2.030	1.260	1.265	1.967	1.273	5.020	3.088	1.047	1.400
45	39.71	49.00	3.250	1.990	1.269	1.271	1.952	1.277	4.867	2.980	1.050	1.400
46	41.49	51.00	3.150	1.980	1.278	1.276	1.937	1.325	4.573	2.912	1.052	1.400
47	43.27	53.00	3.050	1.970	1.287	1.282	1.922	1.373	4.297	2.845	1.055	1.400
48	45.95	56.00	2.950	1.960	1.296	1.287	1.903	1.421	4.034	2.778	1.057	1.400
49	48.63	59.00	2.850	1.950	1.305	1.293	1.884	1.469	3.863	2.710	1.060	1.400
50	52.14	63.00	2.750	1.940	1.314	1.298	1.865	1.517	3.746	2.643	1.062	1.400
51	54.82	66.00	2.700	1.910	1.323	1.304	1.846	1.565	3.651	2.583	1.065	1.400
52	57.50	69.00	2.650	1.890	1.332	1.309	1.826	1.613	3.555	2.536	1.067	1.400
53	61.49	73.00	2.600	1.870	1.341	1.315	1.803	1.661	3.519	2.531	1.070	1.400
54	66.32	78.00	2.550	1.850	1.350	1.320	1.780	1.709	3.473	2.519	1.072	1.400
55	70.31	82.00	2.500	1.830	1.368	1.326	1.757	1.757	3.420	2.504	1.075	1.400
56	75.15	87.00	2.450	1.810	1.386	1.331	1.733		3.246	2.398	1.077	1.400
57	79.13	91.00	2.400	1.790	1.404	1.337	1.710		3.086	2.301	1.080	1.400
58	86.69	99.00	2.350	1.770	1.422	1.342	1.684		2.938	2.213	1.082	1.400
59	93.37	106.00	2.300	1.750	1.440	1.348	1.657		2.837	2.159	1.085	1.400
60	100.94	114.00	2.250	1.730	1.458	1.353	1.631		2.738	2.105	1.087	1.400
61	107.61	121.00	2.200	1.710	1.476	1.359	1.604		2.695	2.095	1.090	1.400
62	115.18	129.00	2.150	1.690	1.494	1.364	1.578		2.634	2.071	1.092	1.400
63	128.33	143.00	2.100	1.670	1.512	1.370	1.548		2.533	2.014	1.095	1.400
64	142.38	158.00	2.050	1.650	1.530	1.375	1.518		2.466	1.985	1.097	1.400
65	155.53	172.00	2.000	1.630	1.539	1.386	1.489		2.391	1.949	1.100	1.400
66	169.58	187.00	1.950	1.610	1.548	1.397	1.459		2.321	1.917	1.102	1.390
67	182.73	201.00	1.900	1.590	1.557	1.408	1.429		2.247	1.880	1.105	1.380
68	206.36	227.00	1.850	1.570	1.566	1.419	1.401		2.188	1.857	1.107	1.370
69	230.00	253.00	1.800	1.550	1.575	1.430	1.373		2.125	1.830	1.110	1.360
70	252.73	278.00	1.750	1.530	1.584	1.441	1.345		2.059	1.800	1.112	1.350
71	276.36	304.00	1.720	1.510	1.593	1.452	1.317		1.996	1.753	1.115	1.340
72	300.00	330.00	1.690	1.490	1.602	1.463	1.289		1.934	1.705	1.117	1.330
73	342.73	377.00	1.660	1.470	1.611	1.474	1.267		1.873	1.658	1.120	1.320
74	384.55	423.00	1.630	1.450	1.620	1.485	1.244		1.811	1.611	1.122	1.310
75	427.27	470.00	1.600	1.430	1.629	1.491	1.221		1.800	1.609	1.125	1.300
76	469.09	516.00	1.580	1.420	1.638	1.496	1.198		1.770	1.591	1.127	1.300
77	511.82	563.00	1.560	1.410	1.647	1.502	1.176		1.740	1.572	1.130	1.300
78	574.55	632.00	1.540	1.400	1.656	1.507	1.154		1.710	1.554	1.132	1.300
79	638.18	702.00	1.520	1.390	1.665	1.513	1.132		1.680	1.536	1.135	1.300
80	700.91	771.00	1.500	1.380	1.674	1.518	1.111		1.650	1.518	1.137	1.300
81	764.55	841.00	1.490	1.370	1.683	1.524	1.089		1.630	1.499	1.140	1.300
82	827.27	910.00	1.480	1.360	1.692	1.529	1.067		1.610	1.479	1.142	1.300
83	895.45	985.00	1.470	1.350	1.701	1.535	1.046		1.590	1.460	1.145	1.300
84	969.09	1,066.00	1.460	1.340	1.710	1.540	1.026		1.570	1.441	1.147	1.300

Factors:

Elim Period :	0 Day	1.30	Benefit Period:	Lifetime	1.00	Risk Classes :		Restoration of Benefits:	
	30 Day	1.15		5 Year	0.82	Preferred Plus	0.80	5 Years	1.034
	90 Day	1.00		4 Year	0.71	Preferred	1.00	4 Years	1.051
	180 Day	0.90		3 Year	0.60	Standard	1.25	3 Years	1.063

Indemnity Benefit Factor (BG01R-IND):	1.12
Personal Caregiver Rider (BG01R-PCG):	2.00
Monthly Benefit Rider: (BG01R-MTH):	1.15

Joint Coverage - Premiums for joint rate combinations are calculated as 130% of the base policy premium of the older insured, multiplied by the following factors:	
2 Preferred Plus - .800	2 Preferred - 1.000
1 Pref Plus /1 Pref - .900	1 Pref/ 1 Stand - 1.125
1 Pref Plus/ 1 Stand 1.025	2 Standard - 1.250

Modal Premium Factors: PAC/EFT - 0.088	Quarterly- 0.27	Semi-Annual - 0.52
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Direct Marketing Discount:	All Ages: 10%
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**Berkshire Life Insurance Company of America**  
Policy Form: BG01P(06/04)

**Attachment B2**  
**Rates and Factors After Proposed Increase**  
**Individual / Select Risk / Lifetime Benefit Period / 90 Day Elimination Period**

Issue Age	ANNUAL RATES PER \$10 DAILY BENEFIT		PREMIUM AND RIDER FACTORS									
	Facility Care Service	Comprehensive Care	Compound Inflation		Return Of Premium	SBP Nonforf	10-Pay	Paid Up at 65	Limited Pay CIP		HCSS Waiver	Paid Up Survivor
			5%	3%					5%	3%		
40	40.00	50.00	3.500	2.170	1.224	1.243	2.098	1.259	5.635	3.494	1.037	1.400
41	42.00	52.50	3.450	2.140	1.233	1.249	2.048	1.262	5.481	3.400	1.040	1.400
42	44.00	55.00	3.400	2.110	1.242	1.254	1.998	1.266	5.328	3.306	1.042	1.400
43	46.21	57.50	3.350	2.070	1.251	1.260	1.983	1.270	5.174	3.197	1.045	1.400
44	48.43	60.00	3.300	2.030	1.260	1.265	1.967	1.273	5.020	3.088	1.047	1.400
45	49.63	61.25	3.250	1.990	1.269	1.271	1.952	1.277	4.867	2.980	1.050	1.400
46	51.86	63.75	3.150	1.980	1.278	1.276	1.937	1.325	4.573	2.912	1.052	1.400
47	54.08	66.25	3.050	1.970	1.287	1.282	1.922	1.373	4.297	2.845	1.055	1.400
48	57.43	70.00	2.950	1.960	1.296	1.287	1.903	1.421	4.034	2.778	1.057	1.400
49	60.78	73.75	2.850	1.950	1.305	1.293	1.884	1.469	3.863	2.710	1.060	1.400
50	65.17	78.75	2.750	1.940	1.314	1.298	1.865	1.517	3.746	2.643	1.062	1.400
51	68.52	82.50	2.700	1.910	1.323	1.304	1.846	1.565	3.651	2.583	1.065	1.400
52	71.87	86.25	2.650	1.890	1.332	1.309	1.826	1.613	3.555	2.536	1.067	1.400
53	76.86	91.25	2.600	1.870	1.341	1.315	1.803	1.661	3.519	2.531	1.070	1.400
54	82.90	97.50	2.550	1.850	1.350	1.320	1.780	1.709	3.473	2.519	1.072	1.400
55	87.88	102.50	2.500	1.830	1.368	1.326	1.757	1.757	3.420	2.504	1.075	1.400
56	93.93	108.75	2.450	1.810	1.386	1.331	1.733		3.246	2.398	1.077	1.400
57	98.91	113.75	2.400	1.790	1.404	1.337	1.710		3.086	2.301	1.080	1.400
58	108.36	123.75	2.350	1.770	1.422	1.342	1.684		2.938	2.213	1.082	1.400
59	116.71	132.50	2.300	1.750	1.440	1.348	1.657		2.837	2.159	1.085	1.400
60	126.17	142.50	2.250	1.730	1.458	1.353	1.631		2.738	2.105	1.087	1.400
61	134.51	151.25	2.200	1.710	1.476	1.359	1.604		2.695	2.095	1.090	1.400
62	143.97	161.25	2.150	1.690	1.494	1.364	1.578		2.634	2.071	1.092	1.400
63	160.41	178.75	2.100	1.670	1.512	1.370	1.548		2.533	2.014	1.095	1.400
64	177.97	197.50	2.050	1.650	1.530	1.375	1.518		2.466	1.985	1.097	1.400
65	194.41	215.00	2.000	1.630	1.539	1.386	1.489		2.391	1.949	1.100	1.400
66	211.97	233.75	1.950	1.610	1.548	1.397	1.459		2.321	1.917	1.102	1.390
67	228.41	251.25	1.900	1.590	1.557	1.408	1.429		2.247	1.880	1.105	1.380
68	257.95	283.75	1.850	1.570	1.566	1.419	1.401		2.188	1.857	1.107	1.370
69	287.50	316.25	1.800	1.550	1.575	1.430	1.373		2.125	1.830	1.110	1.360
70	315.91	347.50	1.750	1.530	1.584	1.441	1.345		2.059	1.800	1.112	1.350
71	345.45	380.00	1.720	1.510	1.593	1.452	1.317		1.996	1.753	1.115	1.340
72	375.00	412.50	1.690	1.490	1.602	1.463	1.289		1.934	1.705	1.117	1.330
73	428.41	471.25	1.660	1.470	1.611	1.474	1.267		1.873	1.658	1.120	1.320
74	480.68	528.75	1.630	1.450	1.620	1.485	1.244		1.811	1.611	1.122	1.310
75	534.08	587.50	1.600	1.430	1.629	1.491	1.221		1.800	1.609	1.125	1.300
76	586.36	645.00	1.580	1.420	1.638	1.496	1.198		1.770	1.591	1.127	1.300
77	639.77	703.75	1.560	1.410	1.647	1.502	1.176		1.740	1.572	1.130	1.300
78	718.18	790.00	1.540	1.400	1.656	1.507	1.154		1.710	1.554	1.132	1.300
79	797.72	877.50	1.520	1.390	1.665	1.513	1.132		1.680	1.536	1.135	1.300
80	876.13	963.75	1.500	1.380	1.674	1.518	1.111		1.650	1.518	1.137	1.300
81	955.68	1,051.25	1.490	1.370	1.683	1.524	1.089		1.630	1.499	1.140	1.300
82	1,034.08	1,137.50	1.480	1.360	1.692	1.529	1.067		1.610	1.479	1.142	1.300
83	1,119.31	1,231.25	1.470	1.350	1.701	1.535	1.046		1.590	1.460	1.145	1.300
84	1,211.36	1,332.50	1.460	1.340	1.710	1.540	1.026		1.570	1.441	1.147	1.300

Factors:

Elim Period :	0 Day	1.30	Benefit Period:	Lifetime	1.00	Risk Classes :		Restoration of Benefits:	
	30 Day	1.15		5 Year	0.82	Preferred Plus	0.80	5 Years	1.034
	90 Day	1.00		4 Year	0.71	Preferred	1.00	4 Years	1.051
	180 Day	0.90		3 Year	0.60	Standard	1.25	3 Years	1.063

Indemnity Benefit Factor (BG01R-IND):	1.12
Personal Caregiver Rider (BG01R-PCG) :	2.00
Monthly Benefit Rider: (BG01R-MTH):	1.15

Joint Coverage - Premiums for joint rate combinations are calculated as 130% of the base policy premium of the older insured, multiplied by the following factors:	
2 Preferred Plus - .800	2 Preferred - 1.000
1 Pref Plus / 1 Pref - .900	1 Pref/ 1 Stand - 1.125
1 Pref Plus/ 1 Stand 1.025	2 Standard - 1.250

Modal Premium Factors: PAC/EFT - 0.088 Quarterly- 0.27 Semi-Annual - 0.52

Direct Marketing Discount: All Ages: 10%



**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment B3**  
**Proposed Increase Percentages**

Lifetime		
Issue Age	\$10 FCS with	
	\$10 FCS	HCCS
	BG01P(06/04)	BG01P(06/04)
18-40	25%	25%
41	25%	25%
42	25%	25%
43	25%	25%
44	25%	25%
45	25%	25%
46	25%	25%
47	25%	25%
48	25%	25%
49	25%	25%
50	25%	25%
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72	25%	25%
73	25%	25%
74	25%	25%
75	25%	25%
76	25%	25%
77	25%	25%
78	25%	25%
79	25%	25%
80	25%	25%
81	25%	25%
82	25%	25%
83	25%	25%
84	25%	25%

10-Pay		
Issue Age	\$10 FCS with	
	\$10 FCS	HCCS
	BG01P(06/04)	BG01P(06/04)
18-40	25%	25%
41	25%	25%
42	25%	25%
43	25%	25%
44	25%	25%
45	25%	25%
46	25%	25%
47	25%	25%
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72	25%	25%
73	25%	25%
74	25%	25%
75	25%	25%
76	25%	25%
77	25%	25%
78	25%	25%
79	25%	25%
80	25%	25%
81	25%	25%
82	25%	25%
83	25%	25%
84	25%	25%

Paid Up at 65		
Issue Age	\$10 FCS with	
	\$10 FCS	HCCS
	BG01P(06/04)	BG01P(06/04)
18-40	25%	25%
41	25%	25%
42	25%	25%
43	25%	25%
44	25%	25%
45	25%	25%
46	25%	25%
47	25%	25%
48	25%	25%
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**Berkshire Life Insurance Company of America  
Policy Form: BG01P(06/04)**

**Attachment C  
Lapse Rates**

Duration	Expected Lapse Rates			Best Estimate Lapse Rates		Combined Lapse Rates*		
	Lifetime	10 Pay	Paid Up at 65**	Lifetime	Limited	Actual	Expected	A/E
1	7.00%	2.00%	2.00%	3.75%	2.00%	3.15%	5.02%	0.63
2	4.00%	2.00%	2.00%	2.75%	1.50%	3.38%	3.19%	1.06
3	3.00%	2.00%	2.00%	2.00%	1.00%	2.45%	2.58%	0.95
4	2.50%	2.00%	2.00%	1.50%	0.75%	1.62%	2.28%	0.71
5	2.00%	1.50%	2.00%	1.00%	0.50%	1.36%	1.78%	0.77
6	1.50%	1.50%	2.00%	0.75%	0.25%	0.92%	1.50%	0.61
7	1.25%	1.50%	2.00%	0.75%	0.00%	0.68%	1.35%	0.50
8	1.00%	0.00%	2.00%	0.75%	0.00%	0.65%	0.65%	0.99
9	1.00%	0.00%	2.00%	0.75%	0.00%	0.74%	0.69%	1.07
10	1.00%	0.00%	2.00%	0.75%	0.00%	0.00%	0.70%	0.00
11	1.25%	0.00%	2.00%	0.75%	0.00%			
12	1.50%	0.00%	2.00%	0.75%	0.00%			
13	2.00%	0.00%	2.00%	0.75%	0.00%			
14	2.00%	0.00%	2.00%	0.75%	0.00%			
15	2.00%	0.00%	2.00%	0.75%	0.00%			
16	2.00%	0.00%	2.00%	0.75%	0.00%			
17	2.00%	0.00%	2.00%	0.75%	0.00%			
18	2.00%	0.00%	2.00%	0.75%	0.00%			
19	2.00%	0.00%	2.00%	0.75%	0.00%			
20	2.00%	0.00%	2.00%	0.75%	0.00%			
21+	2.00%	0.00%	2.00%	0.75%	0.00%			
Average						2.33%	2.94%	0.79

\* Based on the actual exposure.

\*\* Paid Up at 65 lapse rate = 0% after premium paying duration

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment D1**  
**Mortality**

Duration	Exposure	Actual Mortality	Expected Mortality*	Best Estimate**	Actual to Expected
1	18,936	8	98	22	0.08
2	17,779	18	101	27	0.18
3	14,813	21	93	29	0.22
4	11,828	15	82	29	0.18
5	8,882	11	69	27	0.16
6	6,297	11	54	23	0.20
7	3,959	10	38	17	0.26
8	1,855	8	21	10	0.38
9	543	1	7	3	0.14
10	5	0	0	0	0.00
Average	84,897	103	564	188	0.18

\* Expected: Pricing assumptions -1983 GAM

\*\* Best estimate: see actuarial memorandum 9b

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment D2**  
**Mortality Selection Factors**

Policy Duration	Selection Factors
1	0.30
2	0.35
3	0.40
4	0.45
5	0.49
6	0.53
7	0.56
8	0.59
9	0.62
10	0.65
11	0.68
12	0.71
13	0.74
14	0.77
15	0.80
16	0.82
17	0.84
18	0.88
19	0.92
20	0.96
21	1.00

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment E1.1**  
**Incidence Rates Per 100**

Best Estimate				Original Pricing*		Ratio of Best Estimate to Original Pricing		Inforce Adjustment Factor**
Unisex				Unisex		Unisex		Unisex
Attained Age	Nursing Care	Home and Community Based Care	Assisted Living Facility	Attained Age	Nursing Care	Attained Age	Nursing Care	
40	0.0096	0.0120	0.0029	40	0.0175	40	55%	0.9993
41	0.0104	0.0130	0.0031	41	0.0190	41	55%	0.9992
42	0.0113	0.0141	0.0034	42	0.0206	42	55%	0.9992
43	0.0122	0.0153	0.0037	43	0.0223	43	55%	0.9991
44	0.0133	0.0166	0.0040	44	0.0242	44	55%	0.9991
45	0.0144	0.0180	0.0043	45	0.0263	45	55%	0.9990
46	0.0156	0.0195	0.0047	46	0.0285	46	55%	0.9989
47	0.0169	0.0212	0.0051	47	0.0309	47	55%	0.9988
48	0.0184	0.0230	0.0055	48	0.0335	48	55%	0.9987
49	0.0199	0.0249	0.0060	49	0.0363	49	55%	0.9986
50	0.0216	0.0270	0.0065	50	0.0394	50	55%	0.9984
51	0.0239	0.0299	0.0072	51	0.0437	51	55%	0.9983
52	0.0265	0.0332	0.0080	52	0.0484	52	55%	0.9981
53	0.0294	0.0368	0.0088	53	0.0537	53	55%	0.9979
54	0.0326	0.0407	0.0098	54	0.0595	54	55%	0.9977
55	0.0361	0.0451	0.0108	55	0.0659	55	55%	0.9975
56	0.0400	0.0500	0.0120	56	0.0731	56	55%	0.9972
57	0.0444	0.0555	0.0133	57	0.0810	57	55%	0.9969
58	0.0492	0.0564	0.0143	58	0.0897	58	55%	0.9966
59	0.0545	0.0556	0.0158	59	0.0995	59	55%	0.9963
60	0.0604	0.0559	0.0169	60	0.1102	60	55%	0.9958
61	0.0717	0.0603	0.0194	61	0.1308	61	55%	0.9954
62	0.0851	0.0659	0.0230	62	0.1553	62	55%	0.9949
63	0.1010	0.0716	0.0263	63	0.1843	63	55%	0.9943
64	0.1199	0.0734	0.0312	64	0.2188	64	55%	0.9937
65	0.1423	0.0775	0.0356	65	0.2597	65	55%	0.9930
66	0.1689	0.0824	0.0405	66	0.3082	66	55%	0.9922
67	0.2005	0.0864	0.0481	67	0.3658	67	55%	0.9913
68	0.2379	0.0911	0.0547	68	0.4342	68	55%	0.9902
69	0.2824	0.0918	0.0650	69	0.5154	69	55%	0.9889
70	0.3352	0.0962	0.0737	70	0.6117	70	55%	0.9873
71	0.3969	0.0992	0.0873	71	0.7243	71	55%	0.9854
72	0.4699	0.1137	0.0987	72	0.8575	72	55%	0.9831
73	0.5563	0.1196	0.1168	73	1.0153	73	55%	0.9802
74	0.6587	0.1298	0.1317	74	1.2021	74	55%	0.9767
75	0.7799	0.1318	0.1560	75	1.4233	75	55%	0.9724
76	0.9233	0.1394	0.1754	76	1.6851	76	55%	0.9674
77	1.0932	0.1454	0.2077	77	1.9951	77	55%	0.9613
78	1.2943	0.1488	0.2459	78	2.3622	78	55%	0.9542
79	1.5325	0.1793	0.2758	79	2.7967	79	55%	0.9459
80	1.8144	0.1796	0.3266	80	3.3113	80	55%	0.9364
81	2.0128	0.1832	0.3422	81	3.6281	81	55%	0.9255
82	2.2326	0.1853	0.3795	82	3.9752	82	56%	0.9132
83	2.4760	0.1609	0.4209	83	4.3554	83	57%	0.8994
84	2.7456	0.1840	0.4393	84	4.7721	84	58%	0.8844
85	3.0441	0.1796	0.4871	85	5.2287	85	58%	0.8678
86	3.3745	0.2092	0.5062	86	5.7289	86	59%	0.8500
87	3.7404	0.2020	0.5611	87	6.2769	87	60%	0.8310
88	4.1453	0.1907	0.6218	88	6.8775	88	60%	0.8106
89	4.5935	0.2205	0.6431	89	7.5354	89	61%	0.7894
90	5.0895	0.2036	0.7125	90	8.2563	90	62%	0.7683
91	5.5293	0.2322	0.7741	91	8.8712	91	62%	0.7467
92	6.0064	0.2643	0.7808	92	9.5319	92	63%	0.7246
93	6.5239	0.2349	0.8481	93	10.2418	93	64%	0.7020
94	7.0851	0.2763	0.9211	94	11.0046	94	64%	0.6789
95	7.6938	0.3154	1.0002	95	11.8242	95	65%	0.6572
96	8.3538	0.3592	1.0025	96	12.7048	96	66%	0.6357
97	9.0695	0.4172	1.0883	97	13.6510	97	66%	0.6152
98	9.5295	0.4574	1.1435	98	14.1970	98	67%	0.6000
99	10.0118	0.6107	1.1013	99	14.7649	99	68%	0.6000
100	10.5175	0.6731	1.1569	100	15.3555	100	68%	0.6000
101	10.9413	0.7221	1.2035	101	15.8162	101	69%	0.6000
102	11.2154	0.7739	1.2337	102	16.0534	102	70%	0.6000
103	11.4952	0.9311	1.1495	103	16.2942	103	71%	0.6000
104	11.7810	0.9896	1.1781	104	16.5386	104	71%	0.6000
105	12.0726	1.0503	1.2073	105	16.7867	105	72%	0.6000
106	12.3704	1.1010	1.2370	106	17.0385	106	73%	0.6000
107	12.6744	1.1660	1.2674	107	17.2941	107	73%	0.6000
108	12.9848	1.2336	1.2985	108	17.5535	108	74%	0.6000
109	13.3016	1.2903	1.3302	109	17.8168	109	75%	0.6000
110	13.6250	1.3625	1.3625	110	18.0841	110	75%	0.6000

\* Unisex rates based on 30% Male and 70% Female

\*\* Adjustment factors to account for the fact that claim incidence is not reflected in the inforce count. See actuarial memorandum section 9.c "Inforce Adjustment Factors"

**Berkshire Life Insurance Company of America**  
Policy Form: BG01P(06/04)

**Attachment E1.2**  
**Length of Stay Per \$1 of Daily Benefit**

Best Estimate Length of Stay*			Original Pricing Length of Stay**			Best Estimate / Original Pricing		
Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA	Attained Age	No COLA	5% Compound COLA
40	1,025.65	1,170.13	40	795.55	942.53	40	129%	124%
41	948.35	1,082.16	41	781.39	928.85	41	121%	117%
42	878.10	1,002.52	42	768.45	916.99	42	114%	109%
43	814.37	930.61	43	756.79	907.16	43	108%	103%
44	756.69	865.92	44	746.54	899.71	44	101%	96%
45	704.68	808.07	45	737.88	895.14	45	96%	90%
46	658.03	756.75	46	731.09	894.24	46	90%	85%
47	616.52	711.82	47	726.61	898.25	47	85%	79%
48	580.03	673.31	48	725.13	909.06	48	80%	74%
49	548.58	641.48	49	727.75	929.72	49	75%	69%
50	522.41	617.00	50	736.17	965.08	50	71%	64%
51	515.57	603.21	51	724.87	942.46	51	71%	64%
52	511.31	595.95	52	714.35	921.50	52	72%	65%
53	507.58	589.59	53	704.56	902.06	53	72%	65%
54	504.30	584.00	54	695.45	884.05	54	73%	66%
55	501.41	579.06	55	686.98	867.34	55	73%	67%
56	498.86	574.69	56	679.11	851.86	56	73%	67%
57	496.62	570.81	57	671.78	837.49	57	74%	68%
58	494.64	567.36	58	664.97	824.18	58	74%	69%
59	492.90	564.30	59	658.65	811.84	59	75%	70%
60	491.37	561.57	60	652.78	800.40	60	75%	70%
61	502.87	574.38	61	626.32	758.75	61	80%	76%
62	514.86	587.87	62	602.77	722.78	62	85%	81%
63	527.30	601.92	63	581.42	690.78	63	91%	87%
64	540.18	616.51	64	561.93	662.12	64	96%	93%
65	553.50	631.64	65	544.06	636.28	65	102%	99%
66	567.28	647.32	66	527.57	612.83	66	108%	106%
67	581.51	663.56	67	512.30	591.44	67	114%	112%
68	596.21	680.37	68	498.09	571.83	68	120%	119%
69	611.39	697.75	69	484.82	553.76	69	126%	126%
70	627.07	715.73	70	472.38	537.03	70	133%	133%
71	633.72	721.87	71	464.69	526.10	71	136%	137%
72	640.71	728.47	72	457.64	516.19	72	140%	141%
73	648.01	735.44	73	451.15	507.16	73	144%	145%
74	655.62	742.78	74	445.17	498.90	74	147%	149%
75	663.53	750.47	75	439.65	491.34	75	151%	153%
76	671.75	758.53	76	434.55	484.39	76	155%	157%
77	680.28	766.94	77	429.82	478.01	77	158%	160%
78	689.12	775.71	78	425.45	472.13	78	162%	164%
79	698.26	784.85	79	421.39	466.70	79	166%	168%
80	707.72	794.34	80	417.62	461.68	80	169%	172%
81	693.07	774.19	81	412.96	454.35	81	168%	170%
82	680.50	757.06	82	410.07	450.23	82	166%	168%
83	669.46	742.07	83	407.50	446.59	83	164%	166%
84	659.71	728.85	84	405.18	443.33	84	163%	164%
85	651.06	717.13	85	403.08	440.38	85	162%	163%
86	643.36	706.70	86	401.15	437.69	86	160%	161%
87	636.49	697.39	87	399.37	435.21	87	159%	160%
88	630.35	689.05	88	397.72	432.91	88	158%	159%
89	624.85	681.57	89	396.18	430.77	89	158%	158%
90	619.93	674.85	90	394.75	428.77	90	157%	157%
91	589.92	640.57	91	385.97	419.15	91	153%	153%
92	562.50	609.50	92	377.58	409.98	92	149%	149%
93	537.18	580.90	93	369.53	401.19	93	145%	145%
94	513.73	554.50	94	361.81	392.76	94	142%	141%
95	491.96	530.06	95	354.40	384.68	95	139%	138%
96	471.73	507.41	96	347.28	376.93	96	136%	135%
97	452.88	486.35	97	340.45	369.49	97	133%	132%
98	435.30	466.75	98	333.90	362.36	98	130%	129%
99	418.87	448.48	99	327.61	355.53	99	128%	126%
100	403.51	431.42	100	321.78	349.31	100	125%	124%
101	403.51	431.42	101	285.45	297.08	101	141%	145%
102	403.51	431.42	102	285.45	297.08	102	141%	145%
103	403.51	431.42	103	285.45	297.08	103	141%	145%
104	403.51	431.42	104	285.45	297.08	104	141%	145%
105	403.51	431.42	105	285.45	297.08	105	141%	145%
106	403.51	431.42	106	285.45	297.08	106	141%	145%
107	403.51	431.42	107	285.45	297.08	107	141%	145%
108	403.51	431.42	108	285.45	297.08	108	141%	145%
109	403.51	431.42	109	285.45	297.08	109	141%	145%
110	403.51	431.42	110	285.45	297.08	110	141%	145%

\* Based on SOA LTC Intercompany Study 2007 Report and reinsurer's experiences. 4.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

\*\* 1985 National Nursing Home Survey table 11, linearly interpolated between age group. 4.5% interest. Lifetime Benefits, 90 Day Elimination Period, 30% Male, 70% Female.

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment E2.1**  
**Actual to Expected Incidence Rates**

Duration	Exposure	Actual	Expected*	Actual to Expected*
1	18,935	3	34	0.09
2	17,779	2	35	0.06
3	14,810	12	33	0.36
4	11,822	10	30	0.34
5	8,869	11	25	0.43
6	6,277	12	20	0.60
7	3,945	5	14	0.35
8	1,850	3	8	0.37
9	540	2	3	0.72
10	5	0	0	0.00
Average	84,832	60	202	0.30

\* Expected: Pricing assumptions, see actuarial memorandum section 9c, "**Pricing Claim Costs**"

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment E2.2**  
**Actual to Expected Claim Termination**

Duration	Exposure	Actual	Expected*	Actual to Expected
1st quarter	2	1	1	1.24
2nd quarter	13	6	3	2.24
3rd quarter	7	1	1	1.18
4th quarter	6	0	0	0.00
2	19	3	6	0.54
3	9	0	2	0.00
4	4	2	2	1.22
5	0	0	0	
6	0	0	0	
Total	60	13	14	0.90

\* Expected: Pricing continuance - 1985 NHS Survey Table 11, Unisex



**Berkshire Life Insurance Company of America**  
**Nationwide Experience Projection without Proposed Rate Increase**  
**Policy Form: BG01P(06/04)**

**Attachment F1**

Calendar Year	Without Interest					With Interest			Cumulative					at: Year End 2013	4.50% Factor 1.0450
	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio		
Historical Experience	2004	163,433	0	0.0%	0	0.0%	248,281	0	248,281	0	0.0%	0	0.0%	9.5	1.5192
	2005	3,332,517	0	0.0%	0	0.0%	4,844,632	0	5,092,914	0	0.0%	0	0.0%	8.5	1.4537
	2006	9,299,375	0	0.0%	0	0.0%	12,936,772	0	18,029,686	0	0.0%	0	0.0%	7.5	1.3911
	2007	18,505,477	5,606	0.0%	325,486	1.8%	24,635,205	7,463	433,299	42,664,891	7,463	433,299	1.0%	6.5	1.3312
	2008	27,747,900	45,246	0.2%	88,469	0.3%	35,348,396	57,639	112,702	78,013,287	65,102	546,002	0.7%	5.5	1.2739
	2009	36,847,300	130,617	0.4%	210,119	0.6%	44,918,886	159,230	256,146	122,932,173	224,332	802,148	0.7%	4.5	1.2191
	2010	43,801,244	324,847	0.7%	1,854,867	4.2%	51,096,771	378,953	2,163,814	174,028,944	603,285	2,965,961	1.7%	3.5	1.1666
	2011	47,332,109	389,721	0.8%	713,457	1.5%	52,838,026	435,055	796,451	226,866,971	1,038,340	3,762,412	1.7%	2.5	1.1163
	2012	47,452,966	675,699	1.4%	2,455,157	5.2%	50,691,810	721,818	2,622,730	277,558,781	1,760,158	6,385,142	2.3%	1.5	1.0683
	2013	46,636,000	1,067,477	2.3%	2,609,785	5.6%	47,673,764	1,091,231	2,667,859	325,232,544	2,851,389	9,053,001	2.8%	0.5	1.0223
Projected Future Experience	2014	45,858,715	1,799,573	3.9%	2,946,642	6.4%	44,860,462	1,760,400	2,882,500	370,093,006	4,611,789	11,935,501	3.2%	-0.5	0.9782
	2015	44,340,890	2,966,761	6.7%	3,569,703	8.1%	41,507,824	2,777,206	3,341,624	411,600,830	7,388,995	15,277,125	3.7%	-1.5	0.9361
	2016	40,527,404	3,644,096	9.0%	4,215,187	10.4%	36,304,299	3,264,367	3,775,949	447,905,130	10,653,363	19,053,074	4.3%	-2.5	0.8958
	2017	35,231,753	4,293,052	12.2%	4,921,582	14.0%	30,201,411	3,680,096	4,218,885	478,106,541	14,333,458	23,271,959	4.9%	-3.5	0.8572
	2018	29,789,456	4,990,624	16.8%	5,738,492	19.3%	24,436,515	4,093,846	4,707,328	502,543,056	18,427,305	27,979,287	5.6%	-4.5	0.8203
	2019	23,195,500	5,903,629	25.5%	6,697,793	28.9%	18,208,079	4,634,250	5,257,655	520,751,135	23,061,555	33,236,943	6.4%	-5.5	0.7850
	2020	18,627,559	6,924,409	37.2%	7,819,448	42.0%	13,992,653	5,201,478	5,873,815	534,743,788	28,263,033	39,110,757	7.3%	-6.5	0.7512
	2021	16,440,780	8,122,228	49.4%	9,133,966	55.6%	11,818,171	5,838,523	6,565,794	546,561,958	34,101,556	45,676,551	8.4%	-7.5	0.7188
	2022	15,964,413	9,497,513	59.5%	10,665,860	66.8%	10,981,571	6,533,132	7,336,812	557,543,529	40,634,688	53,013,363	9.5%	-8.5	0.6879
	2023	15,556,336	11,055,788	71.1%	12,411,238	79.8%	10,240,061	7,277,545	8,169,780	567,783,590	47,912,234	61,183,143	10.8%	-9.5	0.6583
	2024	15,157,736	12,875,653	84.9%	14,380,255	94.9%	9,548,019	8,110,511	9,058,276	577,331,609	56,022,744	70,241,419	12.2%	-10.5	0.6299
	2025	14,763,638	14,961,498	101.3%	16,580,557	112.3%	8,899,304	9,018,571	9,994,516	586,230,913	65,041,315	80,235,935	13.7%	-11.5	0.6028
	2026	14,349,864	17,322,298	120.7%	19,024,576	132.6%	8,277,404	9,991,987	10,973,909	594,508,317	75,033,302	91,209,844	15.3%	-12.5	0.5768
	2027	13,899,061	19,968,504	143.7%	21,704,154	156.2%	7,672,123	11,022,386	11,980,445	602,180,440	86,055,688	103,190,289	17.1%	-13.5	0.5520
	2028	13,455,426	22,890,909	170.1%	24,572,904	182.6%	7,107,408	12,091,406	12,979,868	609,287,848	98,147,095	116,170,157	19.1%	-14.5	0.5282
	2029	12,980,620	26,080,854	200.9%	27,633,608	212.9%	6,561,346	13,183,153	13,968,028	615,849,194	111,330,248	130,138,185	21.1%	-15.5	0.5055
	2030	12,488,882	29,524,453	236.4%	30,859,159	247.1%	6,040,944	14,281,146	14,926,751	621,890,137	125,611,394	145,064,936	20.2%	-16.5	0.4837
	2031	11,987,563	33,186,646	276.8%	34,201,778	285.3%	5,548,759	15,361,311	15,831,191	627,438,896	140,972,705	160,896,127	22.5%	-17.5	0.4629
	2032	11,464,542	37,031,325	323.0%	37,641,036	328.3%	5,078,148	16,402,796	16,672,863	632,517,044	157,375,501	177,568,991	24.9%	-18.5	0.4429
	2033	10,927,897	41,011,657	375.3%	41,124,046	376.3%	4,632,004	17,383,597	17,431,236	637,149,048	174,759,099	195,000,226	27.4%	-19.5	0.4239
	2034	10,359,327	45,070,084	435.1%	44,598,819	430.5%	4,201,918	18,281,188	18,090,035	641,350,966	193,040,286	213,090,261	30.1%	-20.5	0.4056
	2035	9,783,352	49,142,333	502.3%	48,010,233	490.7%	3,797,409	19,074,604	18,635,179	645,148,375	212,114,890	231,725,440	32.9%	-21.5	0.3882
	2036	9,194,842	53,159,225	578.1%	51,296,307	557.9%	3,415,291	19,745,226	19,053,272	648,563,666	231,860,116	250,778,712	35.7%	-22.5	0.3714
	2037	8,604,109	57,051,636	663.1%	54,411,164	632.4%	3,058,251	20,278,474	19,339,943	651,621,917	252,138,590	270,118,655	38.7%	-23.5	0.3554
	2038	8,007,561	60,750,601	758.7%	57,244,662	714.9%	2,723,649	20,663,385	19,470,893	654,345,566	272,801,975	289,589,548	41.7%	-24.5	0.3401
	2039	7,410,112	64,145,939	865.7%	59,688,756	805.5%	2,411,900	20,878,715	19,427,957	656,757,466	293,680,690	309,017,505	44.7%	-25.5	0.3255
	2040	6,816,577	67,141,677	985.0%	61,717,118	905.4%	2,123,169	20,912,718	19,223,123	658,880,635	314,593,408	328,240,628	47.7%	-26.5	0.3115
	2041	6,231,999	69,641,467	1117.5%	63,269,100	1015.2%	1,857,502	20,757,255	18,857,915	660,738,138	335,350,663	347,098,542	50.8%	-27.5	0.2981
	2042	5,661,613	71,566,380	1264.1%	64,297,221	1135.7%	1,614,827	20,412,433	18,339,096	662,352,965	355,763,096	365,437,638	53.7%	-28.5	0.2852
	2043	5,110,270	72,882,894	1426.2%	64,804,979	1268.1%	1,394,804	19,892,760	17,687,962	663,747,769	375,655,856	383,125,600	56.6%	-29.5	0.2729
	2044	4,582,556	73,575,840	1605.6%	64,795,010	1413.9%	1,196,908	19,217,123	16,923,676	664,944,677	394,872,979	400,049,276	59.4%	-30.5	0.2612
	2045	4,082,215	73,634,803	1803.8%	64,257,135	1574.1%	1,020,311	18,404,329	16,060,469	665,964,989	413,277,308	416,109,745	62.1%	-31.5	0.2499
	2046	3,612,207	73,098,623	2023.7%	63,224,693	1750.3%	863,959	17,483,556	15,121,932	666,828,948	430,760,863	431,231,677	64.6%	-32.5	0.2392
	2047	3,174,855	71,979,364	2267.2%	61,740,496	1944.7%	726,655	16,474,501	14,131,048	667,555,603	447,235,364	445,362,726	67.0%	-33.5	0.2289
	2048	2,771,647	70,296,891	2536.3%	59,834,156	2158.8%	607,052	15,396,574	13,105,004	668,162,655	462,631,939	458,467,729	69.2%	-34.5	0.2190
	2049	2,403,399	68,086,083	2832.9%	57,490,718	2392.1%	503,730	14,270,199	12,049,511	668,666,385	476,902,138	470,517,240	71.3%	-35.5	0.2096
	2050	2,070,273	65,397,200	3158.9%	54,809,758	2647.5%	415,225	13,116,397	10,992,925	669,081,609	490,018,535	481,510,166	73.2%	-36.5	0.2006
	2051	1,771,757	62,302,113	3516.4%	51,870,423	2927.6%	340,050	11,957,541	9,955,404	669,421,659	501,976,076	491,465,570	75.0%	-37.5	0.1919
	2052	1,506,609	58,888,663	3908.7%	48,712,378	3233.2%	276,709	10,815,697	8,946,685	669,698,369	512,791,773	500,412,255	76.6%	-38.5	0.1837
	2053	1,273,172	55,233,462	4338.3%	45,411,296	3566.8%	223,766	9,707,531	7,981,241	669,922,134	522,499,304	508,393,496	78.0%	-39.5	0.1758
	2054	1,069,394	51,421,485	4808.5%	42,027,157	3930.0%	179,857	8,648,382	7,068,386	670,101,992	531,147,686	515,461,882	79.3%	-40.5	0.1682
Past Future Lifetime		281,118,321	2,639,213	0.9%	8,257,340	2.9%	325,232,544	2,851,389	9,053,001	325,232,544	2,851,389	9,053,001	2.8%		
		522,505,880	1,648,518,229	315.5%	1,519,353,561	290.8%	344,869,447	528,296,297	506,408,880	344,869,447	528,296,297	506,408,880	146.8%		
		803,624,201	1,651,157,442	205.5%	1,527,610,901	190.1%	670,101,992	531,147,686	515,461,882	670,101,992	531,147,686	515,461,882	76.9%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

**Berkshire Life Insurance Company of America**  
**Nationwide Experience Projection with Proposed Rate Increase**  
**Policy Form: BG01P(06/04)**

**Attachment F2**

	Calendar Year	Without Interest					With Interest			Cumulative					at: Year End 2013	4.50% Factor 1.0450
		Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio		
Historical Experience	2004	163,433	0	0.0%	0	0.0%	248,281	0	0	248,281	0	0.0%	0	0.0%	9.5	1.5192
	2005	3,322,517	0	0.0%	0	0.0%	4,844,632	0	0	5,092,914	0	0.0%	0	0.0%	8.5	1.4537
	2006	9,299,375	0	0.0%	0	0.0%	12,936,772	0	0	18,029,686	0	0.0%	0	0.0%	7.5	1.3911
	2007	18,505,477	5,606	0.0%	325,486	1.8%	24,635,205	7,463	433,299	42,664,891	7,463	0.0%	433,299	1.0%	6.5	1.3312
	2008	27,747,900	45,246	0.2%	88,469	0.3%	35,348,396	57,639	112,702	78,013,287	65,102	0.1%	546,002	0.7%	5.5	1.2739
	2009	36,847,300	130,617	0.4%	210,119	0.6%	44,918,886	159,230	256,146	122,932,173	224,332	0.2%	802,148	0.7%	4.5	1.2191
	2010	43,801,244	324,847	0.7%	1,854,867	4.2%	51,096,771	378,953	2,163,814	174,028,944	603,285	0.3%	2,965,961	1.7%	3.5	1.1666
	2011	47,332,109	389,721	0.8%	713,457	1.5%	52,838,026	435,055	796,451	226,866,971	1,038,340	0.5%	3,762,412	1.7%	2.5	1.1163
	2012	47,452,966	675,699	1.4%	2,455,157	5.2%	50,691,810	721,818	2,622,730	277,558,781	1,760,158	0.6%	6,385,142	2.3%	1.5	1.0683
2013	46,636,000	1,067,477	2.3%	2,609,785	5.6%	47,673,764	1,091,231	2,667,859	325,232,544	2,851,389	0.9%	9,053,001	2.8%	0.5	1.0223	
Projected Future Experience	2014	45,858,715	1,799,573	3.9%	2,946,642	6.4%	44,860,462	1,760,400	2,882,500	370,093,006	4,611,789	1.2%	11,935,501	3.2%	-0.5	0.9782
	2015	48,460,713	2,938,441	6.1%	3,514,630	7.3%	45,364,420	2,750,696	3,290,071	415,457,426	7,362,485	1.8%	15,225,572	3.7%	-1.5	0.9361
	2016	48,058,409	3,556,747	7.4%	4,077,058	8.5%	43,050,546	3,186,121	3,652,214	458,507,972	10,548,606	2.3%	18,877,785	4.1%	-2.5	0.8958
	2017	41,778,694	4,172,513	10.0%	4,749,539	11.4%	35,813,589	3,576,767	4,071,406	494,321,560	14,125,373	2.9%	22,949,192	4.6%	-3.5	0.8572
	2018	35,325,082	4,832,446	13.7%	5,524,985	15.6%	28,977,430	3,964,092	4,532,187	523,298,991	18,089,465	3.5%	27,481,378	5.3%	-4.5	0.8203
	2019	27,505,803	5,701,493	20.7%	6,434,893	23.4%	21,591,595	4,475,577	5,051,284	544,890,586	22,565,042	4.1%	32,532,662	6.0%	-5.5	0.7850
	2020	22,089,025	6,670,643	30.2%	7,499,620	34.0%	16,592,837	5,010,854	5,633,565	561,483,424	27,575,896	4.9%	38,166,228	6.8%	-6.5	0.7512
	2021	19,495,887	7,808,502	40.1%	8,749,900	44.9%	14,014,281	5,613,007	6,289,714	575,497,705	33,188,903	5.8%	44,455,941	7.7%	-7.5	0.7188
	2022	18,931,000	9,115,491	48.2%	10,210,330	53.9%	13,022,222	6,270,347	7,023,463	588,519,926	39,459,250	6.7%	51,479,404	8.7%	-8.5	0.6879
	2023	18,447,092	10,596,197	57.4%	11,873,830	64.4%	12,142,920	6,975,017	7,816,028	600,662,847	46,434,267	7.7%	59,295,432	9.9%	-9.5	0.6583
	2024	17,974,423	12,327,736	68.6%	13,749,427	76.5%	11,322,280	7,765,372	8,660,910	611,985,127	54,199,639	8.9%	67,956,342	11.1%	-10.5	0.6299
	2025	17,507,091	14,312,956	81.8%	15,844,406	90.5%	10,553,017	8,627,640	9,550,775	622,538,144	62,827,279	10.1%	77,507,118	12.5%	-11.5	0.6028
	2026	17,016,427	16,559,591	97.3%	18,170,400	106.8%	9,815,553	9,552,037	10,481,197	632,353,697	72,379,316	11.4%	87,988,314	13.9%	-12.5	0.5768
	2027	16,481,854	19,077,425	115.7%	20,719,524	125.7%	9,097,795	10,530,520	11,436,940	641,451,492	82,909,836	12.9%	99,425,254	15.5%	-13.5	0.5520
	2028	15,955,781	21,857,434	137.0%	23,447,449	147.0%	8,428,142	11,545,506	12,385,381	649,879,634	94,455,342	14.5%	111,810,635	17.2%	-14.5	0.5282
	2029	15,392,743	24,891,162	161.7%	26,356,875	171.2%	7,780,608	12,581,797	13,322,675	657,660,242	107,037,138	16.3%	125,133,310	19.0%	-15.5	0.5055
	2030	14,809,629	28,165,180	190.2%	29,421,965	198.7%	7,163,502	13,623,658	14,231,572	664,823,744	120,660,797	18.1%	139,364,882	21.0%	-16.5	0.4837
	2031	14,215,152	31,645,932	222.6%	32,597,244	229.3%	6,579,857	14,648,151	15,088,491	671,403,600	135,308,948	20.2%	154,453,373	23.0%	-17.5	0.4629
	2032	13,594,940	35,298,927	259.6%	35,863,302	263.8%	6,021,795	15,635,441	15,885,427	677,425,395	150,944,389	22.3%	170,338,801	25.1%	-18.5	0.4429
	2033	12,958,573	39,079,579	301.6%	39,169,794	302.3%	5,492,746	16,564,648	16,602,887	682,918,141	167,509,037	24.5%	186,941,688	27.4%	-19.5	0.4239
	2034	12,284,348	42,933,102	349.5%	42,467,276	345.7%	4,982,739	17,414,392	17,225,445	687,900,880	184,923,429	26.9%	204,167,133	29.7%	-20.5	0.4056
	2035	11,601,343	46,798,322	403.4%	45,703,487	393.9%	4,503,063	18,164,775	17,739,815	692,403,943	203,088,204	29.3%	221,906,948	32.0%	-21.5	0.3882
	2036	10,903,473	50,609,622	464.2%	48,819,505	447.7%	4,049,937	18,798,213	18,133,299	696,453,881	221,886,417	31.9%	240,040,248	34.5%	-22.5	0.3714
	2037	10,202,967	54,301,208	532.2%	51,771,835	507.4%	3,626,550	19,300,860	18,401,818	700,080,431	241,187,277	34.5%	258,442,066	36.9%	-23.5	0.3554
	2038	9,495,566	57,807,534	608.8%	54,455,972	573.5%	3,229,771	19,662,346	18,522,363	703,310,202	260,849,622	37.1%	276,964,429	39.4%	-24.5	0.3401
	2039	8,787,096	61,024,380	694.5%	56,769,461	646.1%	2,860,092	19,862,686	18,477,762	706,170,294	280,712,308	39.8%	295,442,191	41.8%	-25.5	0.3255
	2040	8,083,267	63,860,980	790.0%	58,687,471	726.0%	2,517,707	19,890,875	18,279,474	708,688,001	300,603,183	42.4%	313,721,665	44.3%	-26.5	0.3115
	2041	7,390,060	66,225,712	896.1%	60,152,593	814.0%	2,202,673	19,739,159	17,929,012	710,890,674	320,342,342	45.1%	331,650,677	46.7%	-27.5	0.2981
	2042	6,713,683	68,043,841	1013.5%	61,119,981	910.4%	1,914,902	19,407,721	17,432,872	712,805,576	339,750,063	47.7%	349,083,549	49.0%	-28.5	0.2852
	2043	6,059,885	69,283,826	1143.3%	61,593,150	1016.4%	1,653,994	18,910,425	16,811,321	714,459,569	358,660,488	50.2%	365,894,870	51.2%	-29.5	0.2729
	2044	5,434,110	69,931,562	1286.9%	61,574,822	1133.1%	1,419,324	18,265,282	16,082,602	715,878,893	376,925,770	52.7%	381,977,472	53.4%	-30.5	0.2612
	2045	4,840,793	69,977,353	1445.6%	61,055,526	1261.3%	1,209,911	17,490,183	15,260,256	717,088,804	394,415,953	55.0%	397,237,728	55.4%	-31.5	0.2499
	2046	4,283,446	69,458,302	1621.6%	60,067,047	1402.3%	1,024,504	16,612,872	14,366,694	718,113,309	411,028,825	57.2%	411,604,422	57.3%	-32.5	0.2392
	2047	3,764,823	68,386,111	1816.4%	58,650,182	1557.8%	861,686	15,652,084	13,423,743	718,974,994	426,680,910	59.3%	425,028,165	59.1%	-33.5	0.2289
	2048	3,286,688	66,779,757	2031.8%	56,833,171	1729.2%	719,857	14,626,244	12,447,722	719,694,852	441,307,154	61.3%	437,475,887	60.8%	-34.5	0.2190
	2049	2,850,011	64,672,490	2269.2%	54,601,901	1915.8%	597,335	13,554,742	11,444,042	720,292,187	454,861,896	63.1%	448,919,929	62.3%	-35.5	0.2096
	2050	2,454,982	62,112,160	2530.0%	52,050,923	2120.2%	492,384	12,457,532	10,439,599	720,784,571	467,319,429	64.8%	459,359,529	63.7%	-36.5	0.2006
	2051	2,100,993	59,167,052	2816.1%	49,255,430	2344.4%	403,240	11,355,834	9,453,513	721,187,811	478,675,263	66.4%	468,813,042	65.0%	-37.5	0.1919
	2052	1,786,575	55,920,614	3130.0%	46,253,086	2588.9%	328,129	10,270,575	8,495,003	721,515,939	488,945,838	67.8%	477,308,045	66.2%	-38.5	0.1837
	2053	1,509,760	52,445,567	3473.8%	43,115,662	2855.8%	265,347	9,217,546	7,577,773	721,781,286	498,163,383	69.0%	484,885,818	67.2%	-39.5	0.1758
	2054	1,268,114	48,822,541	3850.0%	39,900,074	3146.4%	213,279	8,211,275	6,710,640	721,994,566	506,374,659	70.1%	491,596,458	68.1%	-40.5	0.1682
	Past	281,118,321	2,639,213	0.9%	8,257,340	2.9%	325,232,544	2,851,389	9,053,001	325,232,544	2,851,389	0.9%	9,053,001	2.8%		
	Future	606,959,017	1,568,970,003	258.5%	1,445,820,369	238.2%	396,762,021	503,523,269	482,543,456	396,762,021	503,523,269	126.9%	482,543,456	121.6%		
	Lifetime	888,077,338	1,571,609,216	177.0%	1,454,077,710	163.7%	721,994,566	506,374,659	491,596,458	721,994,566	506,374,659	70.1%	491,596,458	68.1%		

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

[2] Proposed rate increase: 25%; projection includes a 3% shock lapse rate, a 11% benefit reduction, 50% of the rate increase implemented in 2015 and the rest in 2016.

**Berkshire Life Insurance Company of America**  
**Washington D.C. Experience Projection without proposed Rate Increase**  
**Policy Form: BG01P(06/04)**

**Attachment G1**

Calendar Year		Without Interest				With Interest			Cumulative					at:		4.50% Factor 1.0450
		Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	
Historical Experience	2004	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	9.5	1.5192
	2005	11,397	0	0.0%	0	0.0%	16,568	0	0	16,568	0	0.0%	0	0.0%	8.5	1.4537
	2006	20,282	0	0.0%	0	0.0%	28,215	0	0	44,784	0	0.0%	0	0.0%	7.5	1.3911
	2007	37,549	0	0.0%	0	0.0%	49,986	0	0	94,770	0	0.0%	0	0.0%	6.5	1.3312
	2008	101,279	0	0.0%	0	0.0%	129,021	0	0	223,791	0	0.0%	0	0.0%	5.5	1.2739
	2009	113,499	0	0.0%	0	0.0%	138,361	0	0	362,152	0	0.0%	0	0.0%	4.5	1.2191
	2010	91,678	0	0.0%	0	0.0%	106,948	0	0	469,100	0	0.0%	0	0.0%	3.5	1.1666
	2011	104,760	0	0.0%	0	0.0%	116,946	0	0	586,046	0	0.0%	0	0.0%	2.5	1.1163
	2012	111,254	0	0.0%	0	0.0%	118,847	0	0	704,893	0	0.0%	0	0.0%	1.5	1.0683
2013	108,007	0	0.0%	0	0.0%	110,411	0	0	815,304	0	0.0%	0	0.0%	0.5	1.0223	
Projected Future Experience	2014	110,148	2,967	2.7%	9,103	8.3%	107,750	2,903	8,905	923,054	2,903	0.3%	8,905	1.0%	-0.5	0.9782
	2015	109,477	5,112	4.7%	10,924	10.0%	102,482	4,785	10,226	1,025,536	7,688	0.7%	19,131	1.9%	-1.5	0.9361
	2016	108,764	7,768	7.1%	13,095	12.0%	97,430	6,958	11,731	1,122,966	14,646	1.3%	30,861	2.7%	-2.5	0.8958
	2017	105,665	10,627	10.1%	15,744	14.9%	90,578	9,110	13,496	1,213,545	23,756	2.0%	44,357	3.7%	-3.5	0.8572
	2018	47,735	13,685	28.7%	18,463	38.7%	39,157	11,226	15,146	1,252,702	34,982	2.8%	59,503	4.7%	-4.5	0.8203
	2019	43,818	17,218	39.3%	22,175	50.6%	34,396	13,516	17,407	1,287,098	48,498	3.8%	76,909	6.0%	-5.5	0.7850
	2020	43,125	21,383	49.6%	26,650	61.8%	32,395	16,063	20,019	1,319,493	64,561	4.9%	96,928	7.3%	-6.5	0.7512
	2021	42,392	26,303	62.0%	31,930	75.3%	30,473	18,907	22,953	1,349,966	83,468	6.2%	119,881	8.9%	-7.5	0.7188
	2022	41,613	32,038	77.0%	38,001	91.3%	28,625	22,038	26,140	1,378,591	105,506	7.7%	146,021	10.6%	-8.5	0.6879
	2023	40,774	38,465	94.3%	44,307	108.7%	26,840	25,320	29,165	1,405,431	130,826	9.3%	175,186	12.5%	-9.5	0.6583
	2024	39,855	45,651	114.5%	51,230	128.5%	25,105	28,756	32,270	1,430,536	159,582	11.2%	207,456	14.5%	-10.5	0.6299
	2025	38,844	53,561	137.9%	58,372	150.3%	23,415	32,286	35,186	1,453,951	191,868	13.2%	242,642	16.7%	-11.5	0.6028
	2026	37,735	62,142	164.7%	65,692	174.1%	21,767	35,845	37,893	1,475,717	227,713	15.4%	280,535	19.0%	-12.5	0.5768
	2027	36,531	71,351	195.3%	73,398	200.9%	20,165	39,385	40,515	1,495,882	267,099	17.9%	321,050	21.5%	-13.5	0.5520
	2028	35,234	80,954	229.8%	81,207	230.5%	18,611	42,761	42,895	1,514,493	309,860	20.5%	363,945	24.0%	-14.5	0.5282
	2029	33,841	90,853	268.5%	89,354	264.0%	17,106	45,924	45,166	1,531,599	355,784	23.2%	409,111	26.7%	-15.5	0.5055
	2030	32,353	100,907	311.9%	97,499	301.4%	15,649	48,809	47,161	1,547,248	404,593	26.1%	456,272	29.5%	-16.5	0.4837
	2031	30,773	111,304	361.7%	106,283	345.4%	14,244	51,520	49,196	1,561,492	456,113	29.2%	505,468	32.4%	-17.5	0.4629
	2032	29,115	121,828	418.4%	114,664	393.8%	12,896	53,963	50,790	1,574,388	510,076	32.4%	556,258	35.3%	-18.5	0.4429
	2033	27,384	131,691	480.9%	120,722	440.9%	11,607	55,820	51,171	1,585,995	565,896	35.7%	607,428	38.3%	-19.5	0.4239
	2034	25,610	140,512	548.7%	126,369	493.4%	10,388	56,994	51,258	1,596,383	622,890	39.0%	658,686	41.3%	-20.5	0.4056
	2035	23,812	148,402	623.2%	131,143	550.7%	9,243	57,602	50,903	1,605,626	680,492	42.4%	709,589	44.2%	-21.5	0.3882
	2036	22,011	155,363	705.8%	135,270	614.5%	8,176	57,707	50,244	1,613,802	738,200	45.7%	759,833	47.1%	-22.5	0.3714
	2037	20,230	160,584	793.8%	137,359	679.0%	7,191	57,078	48,823	1,620,992	795,278	49.1%	808,656	49.9%	-23.5	0.3554
	2038	18,479	163,483	884.7%	137,906	746.3%	6,285	55,606	46,906	1,627,278	850,884	52.3%	855,563	52.6%	-24.5	0.3401
	2039	16,772	164,569	981.2%	137,448	819.5%	5,459	53,565	44,738	1,632,737	904,450	55.4%	900,300	55.1%	-25.5	0.3255
	2040	15,128	164,525	1087.6%	136,268	900.8%	4,712	51,245	42,444	1,637,449	955,694	58.4%	942,744	57.6%	-26.5	0.3115
	2041	13,557	163,491	1205.9%	135,112	996.6%	4,041	48,730	40,271	1,641,490	1,004,424	61.2%	983,015	59.9%	-27.5	0.2981
	2042	12,072	161,901	1341.1%	133,707	1107.6%	3,443	46,178	38,136	1,644,933	1,050,602	63.9%	1,021,151	62.1%	-28.5	0.2852
	2043	10,692	159,872	1495.3%	131,284	1227.9%	2,918	43,636	35,833	1,647,851	1,094,238	66.4%	1,056,984	64.1%	-29.5	0.2729
	2044	9,418	157,202	1669.1%	129,010	1369.8%	2,460	41,059	33,696	1,650,311	1,135,297	68.8%	1,090,680	66.1%	-30.5	0.2612
	2045	8,255	154,468	1871.2%	127,526	1544.8%	2,063	38,608	31,874	1,652,374	1,173,905	71.0%	1,122,554	67.9%	-31.5	0.2499
	2046	7,200	152,374	2116.3%	126,348	1754.8%	1,722	36,444	30,220	1,654,096	1,210,349	73.2%	1,152,774	69.7%	-32.5	0.2392
	2047	6,250	151,001	2416.0%	123,837	1981.4%	1,430	34,561	28,344	1,655,527	1,244,910	75.2%	1,181,117	71.3%	-33.5	0.2289
	2048	5,410	149,864	2770.0%	121,958	2254.2%	1,185	32,824	26,711	1,656,712	1,277,734	77.1%	1,207,829	72.9%	-34.5	0.2190
	2049	4,674	147,927	3164.8%	119,365	2553.7%	980	31,004	25,018	1,657,691	1,308,738	78.9%	1,232,847	74.4%	-35.5	0.2096
	2050	4,033	145,288	3602.9%	117,168	2905.6%	809	29,140	23,500	1,658,500	1,337,878	80.7%	1,256,346	75.8%	-36.5	0.2006
	2051	3,475	142,679	4105.4%	115,913	3335.2%	667	27,384	22,247	1,659,167	1,365,262	82.3%	1,278,593	77.1%	-37.5	0.1919
	2052	2,993	140,096	4681.0%	115,281	3851.9%	550	25,731	21,173	1,659,717	1,390,992	83.8%	1,299,766	78.3%	-38.5	0.1837
	2053	2,575	137,688	5347.5%	115,217	4474.8%	453	24,199	20,250	1,660,169	1,415,192	85.2%	1,320,016	79.5%	-39.5	0.1758
	2054	2,211	135,828	6142.5%	114,623	5183.6%	372	22,844	19,278	1,660,541	1,438,036	86.6%	1,339,294	80.7%	-40.5	0.1682
Past	699,705	0	0.0%	0	0.0%	815,304	0	0	815,304	0	0.0%	0	0.0%			
Future	1,270,034	4,242,929	334.1%	3,756,925	295.8%	845,237	1,438,036	1,339,294	845,237	1,438,036	170.1%	1,339,294	158.5%			
Lifetime	1,969,739	4,242,929	215.4%	3,756,925	190.7%	1,660,541	1,438,036	1,339,294	1,660,541	1,438,036	86.6%	1,339,294	80.7%			

[1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.

**Berkshire Life Insurance Company of America**  
**Washington D.C. Experience Projection with proposed Rate Increase**  
**Policy Form: BG01P(06/04)**

**Attachment G2**

Calendar Year	Without Interest					With Interest			Cumulative					at:	4.50%	
	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Earned Premium	Paid Claims	Incurred Claims [1]	Earned Premium	Paid Claims	Loss Ratio	Incurred Claims [1]	Loss Ratio	Year End 2013	Factor 1.0450	
Historical Experience	2004	0	0	0.0%	0	0.0%	0	0	0	0	0	0.0%	0	0.0%	9.5	1.5192
	2005	11,397	0	0.0%	0	0.0%	16,568	0	0	16,568	0	0.0%	0	0.0%	8.5	1.4537
	2006	20,282	0	0.0%	0	0.0%	28,215	0	0	44,784	0	0.0%	0	0.0%	7.5	1.3911
	2007	37,549	0	0.0%	0	0.0%	49,986	0	0	94,770	0	0.0%	0	0.0%	6.5	1.3312
	2008	101,279	0	0.0%	0	0.0%	129,021	0	0	223,791	0	0.0%	0	0.0%	5.5	1.2739
	2009	113,499	0	0.0%	0	0.0%	138,361	0	0	362,152	0	0.0%	0	0.0%	4.5	1.2191
	2010	91,678	0	0.0%	0	0.0%	106,948	0	0	469,100	0	0.0%	0	0.0%	3.5	1.1666
	2011	104,760	0	0.0%	0	0.0%	116,946	0	0	586,046	0	0.0%	0	0.0%	2.5	1.1163
	2012	111,254	0	0.0%	0	0.0%	118,847	0	0	704,893	0	0.0%	0	0.0%	1.5	1.0683
	2013	108,007	0	0.0%	0	0.0%	110,411	0	0	815,304	0	0.0%	0	0.0%	0.5	1.0223
Projected Future Experience	2014	110,148	2,967	2.7%	9,103	8.3%	107,750	2,903	8,905	923,054	2,903	0.3%	8,905	1.0%	-0.5	0.9782
	2015	119,648	5,026	4.2%	10,741	9.0%	112,004	4,705	10,055	1,035,058	7,608	0.7%	18,959	1.8%	-1.5	0.9361
	2016	128,975	7,505	5.8%	12,648	9.8%	115,535	6,723	11,330	1,150,593	14,330	1.2%	30,289	2.6%	-2.5	0.8958
	2017	125,300	10,262	8.2%	15,194	12.1%	107,410	8,797	13,025	1,258,003	23,127	1.8%	43,314	3.4%	-3.5	0.8572
	2018	56,605	13,177	23.3%	17,703	31.3%	46,434	10,809	14,522	1,304,437	33,936	2.6%	57,835	4.4%	-4.5	0.8203
	2019	51,960	16,545	31.8%	21,237	40.9%	40,788	12,987	16,671	1,345,225	46,924	3.5%	74,506	5.5%	-5.5	0.7850
	2020	51,139	20,519	40.1%	25,511	49.9%	38,414	15,413	19,164	1,383,639	62,337	4.5%	93,670	6.8%	-6.5	0.7512
	2021	50,270	25,214	50.2%	30,553	60.8%	36,136	18,124	21,962	1,419,775	80,461	5.7%	115,632	8.1%	-7.5	0.7188
	2022	49,346	30,687	62.2%	36,344	73.7%	33,944	21,109	25,000	1,453,719	101,570	7.0%	140,632	9.7%	-8.5	0.6879
	2023	48,351	36,815	76.1%	42,352	87.6%	31,827	24,234	27,878	1,485,546	125,804	8.5%	168,510	11.3%	-9.5	0.6583
	2024	47,261	43,663	92.4%	48,941	103.6%	29,770	27,504	30,828	1,515,317	153,307	10.1%	199,339	13.2%	-10.5	0.6299
	2025	46,063	51,196	111.1%	55,736	121.0%	27,766	30,860	33,597	1,543,083	184,167	11.9%	232,936	15.1%	-11.5	0.6028
	2026	44,747	59,364	132.7%	62,697	140.1%	25,811	34,243	36,166	1,568,894	218,410	13.9%	269,101	17.2%	-12.5	0.5768
	2027	43,319	68,127	157.3%	70,024	161.6%	23,912	37,605	38,652	1,592,806	256,015	16.1%	307,754	19.3%	-13.5	0.5520
	2028	41,781	77,262	184.9%	77,447	185.4%	22,069	40,811	40,909	1,614,875	296,826	18.4%	348,663	21.6%	-14.5	0.5282
	2029	40,130	86,675	216.0%	85,189	212.3%	20,284	43,812	43,061	1,635,160	340,638	20.8%	391,723	24.0%	-15.5	0.5055
	2030	38,365	96,231	250.8%	92,925	242.2%	18,557	46,548	44,948	1,653,717	387,186	23.4%	436,672	26.4%	-16.5	0.4837
	2031	36,492	106,109	290.8%	101,265	277.5%	16,891	49,116	46,873	1,670,608	436,301	26.1%	483,545	28.9%	-17.5	0.4629
	2032	34,525	116,104	336.3%	109,217	316.3%	15,293	51,428	48,377	1,685,901	487,729	28.9%	531,922	31.6%	-18.5	0.4429
	2033	32,472	125,465	386.4%	114,955	354.0%	13,764	53,181	48,726	1,699,665	540,910	31.8%	580,648	34.2%	-19.5	0.4239
	2034	30,369	133,829	440.7%	120,299	396.1%	12,318	54,283	48,795	1,711,983	595,193	34.8%	629,443	36.8%	-20.5	0.4056
	2035	28,237	141,300	500.4%	124,812	442.0%	10,960	54,846	48,446	1,722,943	650,039	37.7%	677,889	39.3%	-21.5	0.3882
	2036	26,102	147,887	566.6%	128,712	493.1%	9,695	54,931	47,808	1,732,638	704,969	40.7%	725,697	41.9%	-22.5	0.3714
	2037	23,989	152,821	637.0%	130,672	544.7%	8,527	54,319	46,446	1,741,165	759,288	43.6%	772,144	44.3%	-23.5	0.3554
	2038	21,913	155,547	709.8%	131,167	598.6%	7,453	52,907	44,614	1,748,618	812,195	46.4%	816,758	46.7%	-24.5	0.3401
	2039	19,889	156,551	787.1%	130,708	657.2%	6,474	50,955	42,544	1,755,092	863,150	49.2%	859,302	49.0%	-25.5	0.3255
	2040	17,939	156,480	872.3%	129,562	722.2%	5,587	48,739	40,355	1,760,679	911,889	51.8%	899,657	51.1%	-26.5	0.3115
	2041	16,077	155,468	967.0%	128,441	798.9%	4,792	46,339	38,283	1,765,471	958,228	54.3%	937,940	53.1%	-27.5	0.2981
	2042	14,316	153,930	1075.3%	127,084	887.7%	4,083	43,905	36,247	1,769,554	1,002,133	56.6%	974,187	55.1%	-28.5	0.2852
	2043	12,678	151,977	1198.7%	124,762	984.1%	3,460	41,481	34,053	1,773,015	1,043,613	58.9%	1,008,240	56.9%	-29.5	0.2729
	2044	11,169	149,416	1337.8%	122,583	1097.6%	2,917	39,026	32,017	1,775,932	1,082,639	61.0%	1,040,257	58.6%	-30.5	0.2612
	2045	9,789	146,797	1499.6%	121,155	1237.7%	2,447	36,691	30,282	1,778,378	1,119,330	62.9%	1,070,539	60.2%	-31.5	0.2499
	2046	8,538	144,786	1695.8%	120,019	1405.7%	2,042	34,630	28,706	1,780,420	1,153,959	64.8%	1,099,244	61.7%	-32.5	0.2392
	2047	7,411	143,462	1935.7%	117,617	1587.0%	1,696	32,835	26,920	1,782,117	1,186,795	66.6%	1,126,164	63.2%	-33.5	0.2289
	2048	6,416	142,362	2219.0%	115,816	1805.2%	1,405	31,180	25,366	1,783,522	1,217,975	68.3%	1,151,531	64.6%	-34.5	0.2190
	2049	5,543	140,503	2534.9%	113,341	2044.9%	1,162	29,448	23,755	1,784,684	1,247,423	69.9%	1,175,286	65.9%	-35.5	0.2096
	2050	4,782	137,979	2885.5%	111,242	2326.3%	959	27,674	22,311	1,785,643	1,275,097	71.4%	1,197,597	67.1%	-36.5	0.2006
	2051	4,121	135,484	3287.5%	110,039	2670.0%	791	26,003	21,120	1,786,434	1,301,100	72.8%	1,218,717	68.2%	-37.5	0.1919
	2052	3,549	133,017	3748.0%	109,430	3083.4%	652	24,430	20,098	1,787,085	1,325,531	74.2%	1,238,815	69.3%	-38.5	0.1837
	2053	3,053	130,717	4281.2%	109,361	3581.8%	537	22,974	19,221	1,787,622	1,348,505	75.4%	1,258,036	70.4%	-39.5	0.1758
	2054	2,622	128,939	4917.2%	108,790	4148.8%	441	21,686	18,297	1,788,063	1,370,190	76.6%	1,276,333	71.4%	-40.5	0.1682
Past Future Lifetime	699,705	0	0.0%	0	0.0%	815,304	0	0	815,304	0	0.0%	0	0.0%			
	1,475,398	4,038,165	273.7%	3,575,393	242.3%	972,759	1,370,190	1,276,333	972,759	1,370,190	140.9%	1,276,333	131.2%			
	2,175,103	4,038,165	185.7%	3,575,393	164.4%	1,788,063	1,370,190	1,276,333	1,788,063	1,370,190	76.6%	1,276,333	71.4%			

- [1] Projected Incurred Claims: best estimate claim continuance based on combination of SOA LTC Intercompany Study 2007 Report and reinsurer's experiences, discounted at 4.5% - best estimate incidence shown in Attachment E1.1.
- [2] Proposed rate increase: 25%; projection includes a 3% shock lapse rate, a 11% benefit reduction, 50% of the rate increase implemented in 2015 and the rest in 2016.

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment H**  
**Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience**  
**Nationwide**

Policy Duration	Earned Premium*	Incurred Claims	Policyholder Count	Claim Count	Actual and Best Estimate	Actual and Best Estimate	Expected Cumulative	Actual and Best Estimate
					Durational Loss Ratio	Cumulative Loss Ratio	Loss Ratio	to Expected Cumulative Loss Ratio
1	47,021,275	12,899	13,573	2	0.03%	0.03%	1.19%	0.02
2	47,099,195	18,745	13,051	2	0.04%	0.03%	1.90%	0.02
3	46,841,513	1,285,265	12,651	13	2.74%	0.88%	3.15%	0.28
4	46,784,485	1,322,327	12,422	11	2.83%	1.32%	4.71%	0.28
5	46,820,784	2,429,733	12,229	15	5.19%	2.00%	6.52%	0.31
6	46,944,500	1,919,071	12,097	21	4.09%	2.30%	8.60%	0.27
7	46,638,300	3,248,519	12,003	20	6.97%	2.86%	10.41%	0.27
8	46,327,416	4,258,274	11,899	25	9.19%	3.51%	12.08%	0.29
9	45,894,788	4,078,714	11,801	30	8.89%	3.98%	13.69%	0.29
10	45,315,354	4,891,689	11,697	34	10.79%	4.50%	15.26%	0.29
11	17,993,401	5,585,092	11,585	39	31.04%	5.25%	16.88%	0.31
12	17,182,282	6,552,897	11,464	44	38.14%	6.09%	18.52%	0.33
13	16,807,834	7,703,570	11,334	49	45.83%	7.00%	20.18%	0.35
14	16,432,419	9,042,331	11,194	55	55.03%	8.02%	21.86%	0.37
15	16,043,921	10,584,801	11,043	61	65.97%	9.15%	23.54%	0.39
16	15,649,141	12,346,877	10,881	68	78.90%	10.39%	25.24%	0.41
17	15,235,811	14,342,806	10,706	75	94.14%	11.75%	26.97%	0.44
18	14,805,942	16,594,924	10,515	83	112.08%	13.25%	28.70%	0.46
19	14,394,776	19,088,992	10,305	91	132.61%	14.88%	30.45%	0.49
20	13,966,056	21,804,402	10,075	99	156.12%	16.65%	32.19%	0.52
21	13,515,624	24,722,918	9,823	107	182.92%	18.56%	33.93%	0.55
22	13,052,243	27,831,235	9,555	114	213.23%	20.61%	35.66%	0.58
23	12,568,057	31,131,004	9,271	122	247.70%	22.78%	37.37%	0.61
24	12,056,192	34,582,488	8,972	129	286.84%	25.08%	39.06%	0.64
25	11,540,320	38,122,277	8,656	136	330.34%	27.50%	40.70%	0.68
26	11,000,097	41,696,391	8,324	142	379.05%	30.02%	42.29%	0.71
27	10,429,922	45,279,315	7,976	147	434.13%	32.63%	43.84%	0.74
28	9,860,225	48,817,525	7,613	151	495.10%	35.32%	45.32%	0.78
29	9,276,396	52,219,024	7,238	154	562.92%	38.07%	46.74%	0.81
30	8,681,278	55,397,477	6,850	156	638.13%	40.86%	48.08%	0.85
31	8,079,032	58,288,067	6,454	157	721.47%	43.66%	49.33%	0.88
32	7,474,630	60,836,211	6,051	157	813.90%	46.45%	50.52%	0.92
33	6,873,345	62,942,969	5,645	155	915.75%	49.22%	51.61%	0.95
34	6,280,479	64,556,521	5,239	152	1027.89%	51.94%	52.62%	0.99
35	5,701,415	65,625,149	4,836	148	1151.03%	54.59%	53.55%	1.02
36	5,141,301	66,119,885	4,440	143	1286.05%	57.14%	54.39%	1.05
37	4,604,892	66,075,127	4,054	137	1434.89%	59.58%	55.15%	1.08
38	4,096,093	65,490,625	3,680	130	1598.86%	61.90%	55.83%	1.11
39	3,618,081	64,390,646	3,321	123	1779.69%	64.09%	56.44%	1.14
40	3,173,359	62,780,037	2,980	115	1978.35%	66.13%	56.98%	1.16
41	2,763,733	60,715,530	2,658	106	2196.87%	68.02%	57.45%	1.18
42	2,389,975	58,260,227	2,357	98	2437.69%	69.76%	57.86%	1.21
43	2,052,253	55,435,710	2,077	89	2701.21%	71.35%	58.22%	1.23
44	1,750,059	52,313,997	1,820	81	2989.27%	72.79%	58.52%	1.24
45	1,482,167	48,975,362	1,585	73	3304.31%	74.07%	58.78%	1.26
46	1,246,825	45,477,937	1,372	65	3647.50%	75.22%	59.00%	1.27
47	1,041,920	41,927,514	1,180	58	4024.06%	76.23%	59.19%	1.29
48	865,051	38,371,106	1,010	51	4435.71%	77.12%	59.34%	1.30
49	713,642	34,887,572	859	44	4888.67%	77.90%	59.47%	1.31
50	585,074	31,502,717	726	38	5384.39%	78.56%	59.58%	1.32
<b>Grand Total</b>	<b>806,112,870</b>	<b>1,651,884,490</b>	<b>379,148</b>	<b>4,314</b>	<b>204.92%</b>	<b>78.56%</b>	<b>59.58%</b>	<b>1.32</b>

\* UPR, DUE and ADV Prem as of calendar year end

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment I**  
**Durational Lifetime Loss Ratio Exhibit - Projected and Historical Experience**  
**Washington D.C.**

Policy Duration	Earned Premium*	Incurred Claims	Policyholder Count	Claim Count	Actual and Best Estimate Durational Loss Ratio	Actual and Best Estimate Cumulative Loss Ratio	Expected Cumulative Loss Ratio	Actual and Best Estimate to Expected Cumulative Loss Ratio
1	97,148	0	22	0	0.00%	0.00%	1.19%	-
2	100,652	0	22	0	0.00%	0.00%	1.90%	-
3	103,486	0	22	0	0.00%	0.00%	3.15%	-
4	107,186	0	22	0	0.00%	0.00%	4.71%	-
5	109,428	0	22	0	0.00%	0.00%	6.52%	-
6	110,276	266	22	0	0.24%	0.04%	8.60%	0.00
7	111,346	3,456	22	0	3.10%	0.43%	10.41%	0.04
8	109,023	5,121	22	0	4.70%	0.89%	12.08%	0.07
9	112,244	8,211	22	0	7.32%	1.50%	13.69%	0.11
10	108,982	12,510	21	0	11.48%	2.31%	15.26%	0.15
11	45,500	14,575	21	0	32.03%	3.25%	16.88%	0.19
12	44,906	17,535	21	0	39.05%	4.28%	18.52%	0.23
13	44,282	21,106	21	0	47.66%	5.43%	20.18%	0.27
14	43,625	25,377	21	0	58.17%	6.71%	21.86%	0.31
15	42,930	30,545	20	0	71.15%	8.15%	23.54%	0.35
16	42,195	36,696	20	0	86.97%	9.78%	25.24%	0.39
17	41,417	43,823	20	0	105.81%	11.60%	26.97%	0.43
18	40,585	51,648	19	0	127.26%	13.62%	28.70%	0.47
19	39,680	58,976	19	0	148.63%	15.79%	30.45%	0.52
20	38,685	66,869	18	0	172.86%	18.11%	32.19%	0.56
21	37,584	74,511	18	0	198.25%	20.55%	33.93%	0.61
22	36,380	83,108	17	0	228.45%	23.13%	35.66%	0.65
23	35,087	92,050	17	0	262.35%	25.83%	37.37%	0.69
24	33,698	101,296	16	0	300.60%	28.65%	39.06%	0.73
25	32,211	110,827	16	0	344.06%	31.59%	40.70%	0.78
26	30,623	119,735	15	0	391.00%	34.61%	42.29%	0.82
27	28,935	127,503	14	0	440.65%	37.67%	43.84%	0.86
28	27,153	134,598	14	0	495.69%	40.75%	45.32%	0.90
29	25,302	140,053	13	0	553.52%	43.80%	46.74%	0.94
30	23,415	142,950	12	0	610.51%	46.78%	48.08%	0.97
31	21,511	144,371	11	0	671.15%	49.64%	49.33%	1.01
32	19,613	145,022	10	0	739.42%	52.40%	50.52%	1.04
33	17,741	144,986	10	0	817.25%	55.03%	51.61%	1.07
34	15,918	143,976	9	0	904.47%	57.53%	52.62%	1.09
35	14,167	142,608	8	0	1006.60%	59.91%	53.55%	1.12
36	12,507	140,269	8	0	1121.51%	62.15%	54.39%	1.14
37	10,958	137,226	7	0	1252.32%	64.25%	55.15%	1.17
38	9,536	134,760	6	0	1413.22%	66.23%	55.83%	1.19
39	8,246	132,774	6	0	1610.14%	68.11%	56.44%	1.21
40	7,089	128,855	5	0	1817.66%	69.85%	56.98%	1.23
41	6,071	125,949	5	0	2074.57%	71.49%	57.45%	1.24
42	5,185	122,721	4	0	2366.66%	73.02%	57.86%	1.26
43	4,422	119,851	4	0	2710.21%	74.46%	58.22%	1.28
44	3,769	117,885	4	0	3127.36%	75.82%	58.52%	1.30
45	3,214	116,602	3	0	3627.57%	77.10%	58.78%	1.31
46	2,743	116,080	3	0	4231.74%	78.33%	59.00%	1.33
47	2,342	115,013	3	0	4910.40%	79.50%	59.19%	1.34
48	1,999	113,965	2	0	5699.94%	80.61%	59.34%	1.36
49	1,704	111,822	2	0	6563.30%	81.65%	59.47%	1.37
50	1,447	107,405	2	0	7424.95%	82.61%	59.58%	1.39
<b>Grand Total</b>	<b>1,974,148</b>	<b>4,085,486</b>	<b>684</b>	<b>8</b>	<b>206.95%</b>	<b>82.61%</b>	<b>59.58%</b>	<b>1.39</b>

\* UPR, DUE and ADV Prem as of calendar year end

**Berkshire Life Insurance Company of America**  
**Policy Form: BG01P(06/04)**

**Attachment J1**  
**Nationwide Policy and Premium Distribution**

	<b>Policies</b>	<b>Premium</b>	<b>% of Policies</b>	<b>% of Premium</b>
<b>Base</b>				
Comprehensive	7,434	44,731,908	99%	99%
Facility Only	70	245,631	1%	1%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	960	3,372,841	13%	7%
Compound COLA 5%	4,455	31,358,362	59%	70%
Compound COLA 3%	2,089	10,246,336	28%	23%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	7,353	43,749,657	98%	97%
SBP NFO	32	194,687	0%	0%
Full ROP & SBP	3	40,201	0%	0%
Limited ROP	116	992,994	2%	2%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>Pay Period</b>				
10 Pay	3,087	27,121,625	41%	60%
Lifetime	4,254	16,937,365	57%	38%
Paid up at Age 65	163	918,549	2%	2%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	4,538	31,657,985	60%	70%
Single	2,966	13,319,555	40%	30%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	3,589	24,876,190	48%	55%
Semi-Annual	331	1,948,770	4%	4%
Quarterly	687	4,193,562	9%	9%
Monthly	2,897	13,959,018	39%	31%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0	56	411,129	1%	1%
30	649	4,311,952	9%	10%
60	278	1,248,475	4%	3%
90	6,146	36,893,405	82%	82%
180	375	2,112,579	5%	5%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period</b>				
3 Year / 3 Year	604	2,096,984	8%	5%
4 Year / 4 Year	339	1,382,018	5%	3%
5 Year / 5 Year	923	4,327,222	12%	10%
Lifetime / 5 Year	1	5,537	0%	0%
Lifetime / Lifetime	5,637	37,165,778	75%	83%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
22	11	45,907	0%	0%
27	20	70,639	0%	0%
32	79	481,099	1%	1%
37	217	1,296,450	3%	3%
42	561	3,175,237	7%	7%
47	1,281	7,186,447	17%	16%
52	1,839	10,879,250	25%	24%
57	2,005	12,014,320	27%	27%
62	1,104	7,102,703	15%	16%
67	286	1,979,507	4%	4%
72	79	558,105	1%	1%
77	22	187,877	0%	0%
82	0	0	0%	0%
<b>Total</b>	<b>7,504</b>	<b>44,977,539</b>	<b>100%</b>	<b>100%</b>

Berkshire Life Insurance Company of America  
Policy Form: BG01P(06/04)

Attachment J2  
Washington D.C. Policy and Premium Distribution

	Policies	Premium	% of Policies	% of Premium
<b>Base</b>				
Comprehensive	15	105,831	100%	100%
Facility Only	0	0	0%	0%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>COLA Options</b>				
No COLA	0	0	0%	0%
Compound COLA 5%	15	105,831	100%	100%
Compound COLA 3%	0	0	0%	0%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>Nonforfeiture Options</b>				
None	15	105,831	100%	100%
SBP NFO	0	0	0%	0%
Full ROP & SBP	0	0	0%	0%
Limited ROP	0	0	0%	0%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>Pay Period</b>				
10 Pay	5	60,735	33%	57%
Lifetime	10	45,096	67%	43%
Paid up at Age 65	0	0	0%	0%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>Joint/Single Life</b>				
Joint	7	65,975	47%	62%
Single	8	39,856	53%	38%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>Billing Mode</b>				
Annual	6	43,401	40%	41%
Semi-Annual	1	1,463	7%	1%
Quarterly	6	51,059	40%	48%
Monthly	2	9,908	13%	9%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>Elimination Period</b>				
0	0	0	0%	0%
30	0	0	0%	0%
60	0	0	0%	0%
90	15	105,831	100%	100%
180	0	0	0%	0%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>Benefit Period</b>				
3 Year / 3 Year	1	1,463	7%	1%
4 Year / 4 Year	0	0	0%	0%
5 Year / 5 Year	2	3,626	13%	3%
Lifetime / 5 Year	0	0	0%	0%
Lifetime / Lifetime	12	100,743	80%	95%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>
<b>Issue Age Cohort</b>				
22	0	0	0%	0%
27	0	0	0%	0%
32	0	0	0%	0%
37	0	0	0%	0%
42	3	27,439	20%	26%
47	0	0	0%	0%
52	4	16,550	27%	16%
57	4	19,373	27%	18%
62	4	42,470	27%	40%
67	0	0	0%	0%
72	0	0	0%	0%
77	0	0	0%	0%
82	0	0	0%	0%
<b>Total</b>	<b>15</b>	<b>105,831</b>	<b>100%</b>	<b>100%</b>



**Berkshire Life Insurance Company of America**  
**Demonstration that Lifetime Incurred Claims with Requested Rate Increases are**  
**Not Less than Lifetime Earned Premium with Prescribed Factors**  
**Policy Form: BG01P(06/04)**  
**Attachment K**

1 Accumulated value of initial earned premium	325,232,544	x	58%	188,634,876
2a Accumulated value of earned premium	325,232,544			
2b Accumulated value of prior premium rate schedule increases (2a-1)	-	x	85%	-
3 Present value of future projected initial earned premium	344,869,447	x	58%	200,024,279
4a Present value of future projected premium	396,762,021			
4b Present value of future projected premium in excess of the projected initial earned premiums (4a-3)	51,892,574	x	85%	44,108,688
<b>5 Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>				<b>432,767,843</b>
6a Accumulated value of incurred claims without the inclusion of active life reserves				9,053,001
6b Present value of future projected incurred claims without the inclusion of active life reserves				482,543,456
<b>7 Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b</b>				<b>491,596,458</b>
				<b>TRUE</b>

Note: Present and accumulated values in the lifetime projections in Attachment K are determined at the maximum valuation interest rate of 4.5%

<b>State:</b>	District of Columbia	<b>Filing Company:</b>	Berkshire Life Insurance Company of America
<b>TOI/Sub-TOI:</b>	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
<b>Product Name:</b>	Care ProVider		
<b>Project Name/Number:</b>	/		

## Supporting Document Schedules

<b>Bypassed - Item:</b>	Actuarial Justification
<b>Bypass Reason:</b>	Attached in Rate/Rule Schedule
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Customer Notice and Election Form
<b>Comments:</b>	
<b>Attachment(s):</b>	Customer Notice and Election Form.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	TPA Authorization Letter
<b>Comments:</b>	
<b>Attachment(s):</b>	Authorization eff 2.18.2014.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	



Berkshire Life  
Insurance Company of America

### Notice of Premium Rate Increase

OWNER NAME  
ADDRESS  
ADDRESS

POLICY NUMBER

Re: Berkshire Life Insurance Company of America ("Berkshire Life") Long-Term Care Insurance Policy  
POLICY NUMBER

Dear Policyholder(s):

The purpose of this letter is to advise you that, due to unanticipated market factors, premiums are being raised on all Berkshire Life long-term care policies like yours. The premium for your long-term care insurance policy will increase effective Month XX, 20YY, your next policy anniversary date. As a result, your [modal] premium payment will increase from \$xxx.xx to \$yyy.yy, beginning with your Month XX, 20YY automatic premium payment. As an alternative to paying a higher premium, however, you may choose among policy adjustment options, which are explained below.

Please be assured that this premium increase in no way affects the integrity of your policy, nor is it based on any individual claims history, age, health status, or any other factor related to you personally. Unfortunately, the need for rate increases on long-term care policies is widespread in the insurance industry. However, Berkshire Life remains committed to meeting your long-term care protection needs. In order to lessen the impact of this rate increase on our customers, Berkshire Life has sought state approval for the smallest increase necessary. We will continue to monitor experience on policies such as yours and will implement future rate actions only if experience proves this to be necessary.

Because we realize that paying an increased rate may not be financially feasible for all of our customers, we are providing options to help you maintain coverage. A long-term care policy represents an important component of a sound financial plan, so you should carefully consider which option best suits your individual circumstances and anticipated future needs. Before you make a decision regarding your coverage, you should discuss options with your agent. Please keep in mind if you reduce your benefits, you will be unable to increase them in the future.

- **Benefit Amount Reduction:** By reducing your daily maximum benefit from \$xxx.xx to \$yyy.yy, your [modal] premium would be \$zzz.zz. This is approximately the same rate you are currently paying for your policy. If your policy provides home and community based care benefits, that daily benefit is reduced accordingly. Other terms of your policy will remain unchanged.
- **Benefit Period or Elimination Period Adjustments:** By adjusting other policy features, you may be able to reduce your premiums. These adjustments include lengthening your elimination period or shortening your overall maximum benefit period. The elimination period is the time after you would be otherwise eligible for benefits but before you begin to receive payments. Depending on your needs, these adjustments may provide a better alternative than reducing your daily maximum benefit.

Long Term Care Administrative Office

Post Office Box 4243 • Woodland Hills, CA 91365-4243 • Telephone: 888-505-8743 • Fax: 818-887-4595

*Berkshire Life Insurance Company of America, Pittsfield, MA, is a wholly owned stock subsidiary of The Guardian Life Insurance Company of America, New York, NY*

- **Review potential removal of riders:** Each rider included with your policy can be assessed for impact on the premium and your current and future coverage needs.
- **Non-Payment Option:** If you find that you are unable or unwilling to pay any further premiums on your policy, Berkshire Life is offering a non-payment option to our long-term care customers. Under this option, if you choose not to pay any future premiums, instead of your policy lapsing and providing no future coverage, it will continue under its current terms, but benefits payable under the policy will be limited to an amount equal to the premiums you have paid into your policy, or 30 times the daily benefit on the rate increase effective date, whichever is greater. No further benefit increases will occur under any Benefit Increase Rider, if attached to the policy. This option will automatically be provided if your policy lapses for non-payment of premium within 120 days of the rate increase effective date. Claim benefits already paid before the date of lapse would be deducted from this amount.

Should you wish to continue your policy at its current coverage level at the increased premium, you only need to pay the indicated premium when you are billed. No further action is required.

If you would like information on alternatives to the policy changes specified on the enclosed Coverage Change Request Form, please contact customer service at the number listed at the end of this letter. They will be able to provide you with more information on possible benefit adjustment alternatives and the premium impact.

If you choose to modify your coverage at this time, please complete the enclosed Coverage Change Request Form and return it to the indicated address by Month XX, 20YY. In doing so, you will ensure your requested changes are processed prior to Month XX, 20YY, the date on which the premium increase for your policy takes effect. If your Coverage Change Request Form is not received prior to Month XX, 20YY, your benefits will remain unchanged and your coverage will lapse if the increased premium is not received by the end of the grace period provided by your policy.

If you have questions about this letter, the premium increase, the attached Coverage Change Request Form or the options available to you, please contact our customer service associates at 888-505-8743, Monday through Friday, from 7 a.m. to 5 p.m. Pacific time.

Sincerely,

Gordon Dinsmore  
President  
Berkshire Life Insurance Company of America

Enclosure



Berkshire Life  
Insurance Company of America

### Coverage Change Request Form

OWNER NAME  
ADDRESS  
ADDRESS

POLICY NUMBER

If you elect to modify your existing coverage in order to offset the upcoming premium increase on your policy, please indicate as such below and return this form in the enclosed postage paid envelope to:

Berkshire Life Insurance Company of America  
Long-Term Care Administrative Office  
P.O. Box 4243  
Woodland Hills, CA 91365-4243

To ensure that your requested changes are received and processed prior to the date upon which your premium increase takes effect, please return this form by Month XX, 20YY. If your Coverage Change Request Form is not received by Month XX, 20YY, your policy benefits will remain unchanged and your coverage will lapse if the increased premium is not received by the end of the grace period provided by your policy.

It is important that you make any policy changes after careful consideration of your personal needs and circumstances as you will not be able to increase coverage under your policy in the future.

**If you wish to discuss other options, please contact your agent or our office at 888-505-8743.**

Please indicate your choice by checking one of the options below. If you do not check either option or do not return this form, there will be no changes to your policy other than the premium rate increase described in the attached letter.

- ☐ Reduce my current daily benefit amount from \$xxx.xx to \$yyy.yy, which will result in a [modal] premium of \$zzz.zz beginning with the premium payment that is due Month XX, 20YY. If your policy provides home and community based care benefits, that daily benefit is reduced accordingly. Other terms of your policy will remain unchanged.
- ☐ Exercise the Non-Payment Option.

\_\_\_\_\_  
Signature of Policyholder

\_\_\_\_\_  
Date Signed



February 18, 2014

Re: **BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA- NAIC # 71714**

To Whom It May Concern:

This letter will serve as the Company's authorization for LifeCare Assurance Company (Long Term Care Administrators) to submit for review and approval Long Term Care rate increase filings pertaining to the LTC Care ProVider product, policy form BGOIP (06/04), on behalf of Berkshire Life Insurance Company of America from today through December 31, 2014.

Sincerely,

Gordon Dinsmore  
President

Berkshire Life Insurance Company of America